









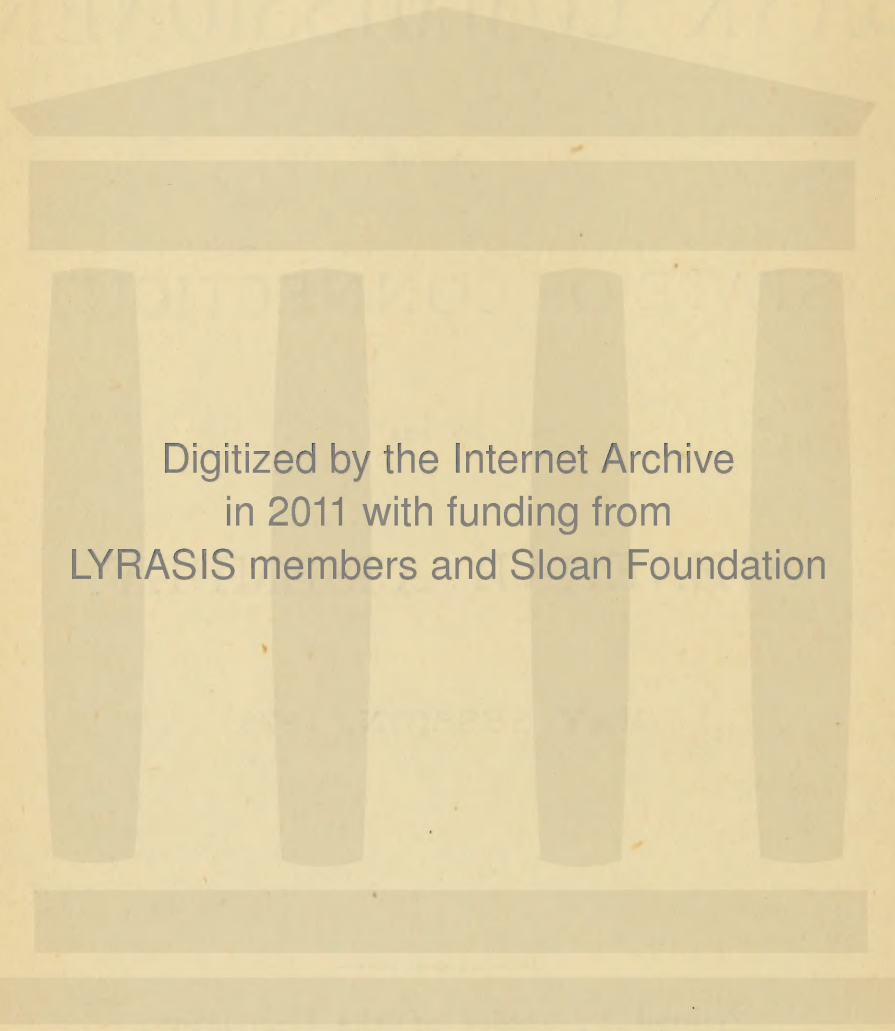
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REPORT  
OF THE  
BANK COMMISSIONERS  
OF THE  
STATE OF CONNECTICUT,  
TO THE  
GENERAL ASSEMBLY,  
MAY SESSION, 1876.

—◆—  
Printed by Order of the Legislature.  
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# State of Connecticut.

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## BANK COMMISSIONERS' REPORT.

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*To the General Assembly of the State of Connecticut :*

The undersigned most respectfully submit their Annual Report, showing the condition of the Savings Banks of the State, on the first day of January, 1876, with such statistics and tables as seem to be called for in order to arrive at aggregate and comparative results.

We also submit the Statements of the Banks of Discount, Banking Associations, and Trust Companies, made to us on the first day of April, 1876, under the oath of their respective cashiers or treasurers.

The following table gives the aggregate assets and liabilities of all the Savings Banks organized and doing business, January 1st, 1876, as compared with January 1st, 1875. The whole number is now eighty-seven (87), it having been increased during the year by charters granted to the Savings Bank at Guilford, and to the Mechanics Savings Bank at Winsted, and the number has been decreased by omitting from the list, the Townsend Savings Bank of New Haven, now in the hands of receivers.



## SUMMARY OF REPORTS.

RESOURCES.	Jan. 1, 1875.	Jan. 1, 1876.	Increase.	Decrease.
Loans on Real Estate,	\$51,552,293.91	\$55,363,219.55	\$3,810,925.64	.....
Loans on St'ks & B'ds,	3,511,963.03	2,236,981.58	.....	\$1,274,981.45
Loans on Personal Se-				
curity, - - -	3,530,529.52	2,823,728.15	.....	706,801.37
Bank Stocks, - -	3,546,777.49	3,777,878.19	231,100.70	.....
R. R. Stocks and B'ds,	1,168,419.58	960,474.89	.....	207,944.69
U. S. Bonds, - -	4,141,645.75	4,974,423.62	832,777.87	.....
Real Estate owned,	581,946.22	574,743.81	.....	7,202.41
Town, City and State				
Bonds, - - -	6,481,169.97	5,816,505.87	.....	664,664.10
Cash on hand and de-				
posited in Banks, -	2,096,910.06	2,726,037.03	629,126.97	.....
Other assets, - -	263,394.34	283,665.57	20,271.23	.....
	\$76,875,049.87	\$79,537,658.26	.....	.....

## LIABILITIES.

Deposits, - - -	73,783,802.28	*76,489,310.41	2,705,508.13	.....
Interest and Surplus,-	2,992,219.48	2,392,499.97	.....	599,719.51
Other Liabilities,	99,028.11	655,847.88	556,819.77	.....
	\$76,875,049.87	\$79,537,658.26	.....	.....

STATISTICAL.	Jan. 1, 1874.	Jan. 1, 1875.	Jan. 1, 1876.
Whole number of Depositors, - -	204,741	206,274	208,030
Increase in Deposits, - - -	\$2,246,010.07	\$3,014,394.33	\$4,932,730.13
Average amount to each Depositor, -	346.53	357.70	367.69
" Income from Assets, - -	6 $\frac{98}{100}$ per ct.	6 $\frac{85}{100}$ per ct.	6 $\frac{62}{100}$ per ct.
Amount of Surplus, - - -	2,586,950.26	2,756,767.34	2,392,499.97
No. of Accounts opened during the year,	.....	32,231	33,273
" " closed " " -	.....	27,118	26,684
Amount Deposited, - - -	.....	18,383,965.78	18,652,953.57
" Withdrawn, - - -	.....	15,369,571.45	15,947,445.44
" of Interest Received or Profits			
earned, - - -	.....	5,065,541.90	5,144,099.39
Amount of Interest credited to Depos'rs,	.....	4,034,583.85	4,198,090.02
Assets from which no Income has been			
derived, - - -	.....	.....	480,755.08
Am't of Income derived from Real Est.,	.....	.....	20,791.87
	Number.	Amount.	Average.
Deposits less than \$500,* - - -	154,195	20,178,238.14	130.86
" more than \$500 and less than			
\$1,000, - - -	33,341	17,384,989.03	521.64
" more than \$1,000 and less than			
\$3,000, - - -	17,781	26,928,694.90	1,514.14
" more than \$3,000, - - -	2,713	11,997,389.81	4,422.18

\* To this add \$2,227,222, due to depositors in Townsend's Savings Bank not returned this year, and it will show the actual gain in deposits over last year, \$4,932,730.13.



It will be seen by the above that the number of depositors, the amount of deposits, and the average to each depositor, have increased during the last three years in a very uniform ratio, and that the average of income for the same period, has as uniformly decreased, and that during the years 1873 and 1874, the aggregate surplus was increased, while in 1875, it was materially decreased, showing that the last dividends declared in some cases, at least, had not been earned.

Under existing law, your Commissioners have no power to prevent the reduction of the surplus so long as the dividend declared does not exceed six per cent., and the assets are kept above the liabilities. But whether a law should be enacted looking to the gradual creation of a surplus of, say 3 per cent., where it is now less, and preventing the reduction by dividends declared to a point less than that, where it is now more, is a question, perhaps, which your Honorable Body may think best to consider. In this connection it has been suggested to us, and some of the adjoining states are discussing the propriety of adopting the plan, if indeed it has not already been done, that all interest forfeited by reason of the withdrawal of deposits, before the interest is due, should be set aside as a guarantee fund, to be used to make good the losses that may occur on either investments or loans, and thereby secure a uniformity of dividends from the surplus thus created. We are no advocates of frequent changes in the policy that has been adopted for the government of our public institutions (or for the hasty enactment of any general laws), yet, we most earnestly sympathize with the managers of our Savings Banks, under such a state of things as exists at present. On the one hand, they are struggling with the question what to do with mortgagors that are reeling, under the weight of interest on the money they have borrowed on their real property, or are perplexed with the problem what to do, because of the frequent default in liquidating obligations of a more temporary character. On the other hand, they have to do with those who do not stop to think of a general depression in values, and the consequent loss on investments or securities, and who do not now give credit for dividends, which in days of prosperity were so freely paid, and not enough laid by, to meet the mischances which are liable to overtake any business. These hope for what they now really need, and confidently look for a continuation of dividends, equal



to those, which even then, in many cases (as it is easy enough now to say) ought not to have been paid. Of one thing we are very sure, that is, that many of our Savings Institutions *cannot*, or *ought not*, under existing circumstances, to continue to pay dividends of 3 per cent. semi-annually, and the question comes with some force, shall they be compelled to reduce their dividends or shall they be relieved of some of the burdens now imposed? Our general laws and most of the special charters, as now interpreted, require all dividends paid to depositors to be *pro rata*, and we would suggest that as the United States impose a tax on all deposits of over \$2,000, of one-half of one per cent., whether this tax, instead of being deducted from the gross earnings, should only be deducted from the earnings of that portion of the deposits upon which such a tax is laid. Probably a little less than one-third of the existing deposits are in sums subject to such tax, and vary in amount from \$2,000, which is the lowest sum thus taxed, to \$32,927.20, which is the largest deposit in any one Savings Bank by any one individual. A large proportion of this sum belongs, without doubt, to persons of wealth, who find it the best investment they can at present make, and these deposits are usually only continued until a better investment presents itself. Such deposits are not desirable or desired; they are liable to be called for when money is most in demand, and in many ways work injustice to smaller depositors. A discrimination would seem to be right, for Savings Banks were created for the protection and benefit of persons of small means, and they ought to be managed principally with that in view. And your Commissioners believe that if this discrimination is made positive, or even optional, it would work out a portion of the difficulty which is now experienced, and do away, at least in part, with that which seems to be unjust. This being done, your Commissioners would venture further, and suggest, partly in view of the difficulties above named, that the tax on all the deposits invested in United States bonds, and on the amounts loaned to any county, city, town, borough, or school district, in this State, or invested in their bonds, should be the same as is imposed upon all loans on real estate, and partly because we believe that our Savings Institutions should be encouraged to make a portion of their loans or investments, so that they can be readily converted into money, and for the additional reason, that all such loans or



investments are among the safest and best, and should not, in our opinion, be so burdened with tax as to prevent such investments or loans from being made.

And in addition to this, if the recent act taxing the surplus that may exist in any Savings Bank should be repealed, and a heavy penalty imposed upon any depositor in a Savings Bank who shall violate, or any officer of such Bank who shall aid or allow such depositor to violate or evade the laws that now exist, relating to the amount that may be deposited by any one person in any Savings Bank in one year, it would, in our judgment, remove another difficulty which is now in the way of a proper adjustment of these various interests.

Every reasonable effort should be made to make our Savings Institutions that which their name implies, and to confine them to that position which they were originally designed to occupy, but if they allow themselves to become the agents of those who can afford to take the chances of speculation, and large amounts are accumulated from such sources, taxation naturally and rightfully follows, and they are thus cut off from that sympathy which under other circumstances, they have a right to demand. Without doubt our Savings Banks have heretofore done much towards hastening the action of the State in imposing the taxes of which they now complain. But large sums of money are not as readily invested as formerly, and if received are liable to remain on hand at a loss for the time being, of at least one-half as much as they would formerly have earned. This being the case, is it not a favorable moment to consider the situation?

We do not doubt the propriety of the law taxing personal loans, more than those made on Real Estate, for it has done much to guard against the evils that would naturally follow the permission given to loan one half their deposits on personal security. Yet it should not work such a hardship on the personal investments that are really a necessity for the well being of any Savings Bank, as to create the desire, or the temptation to invest in others that promise to make good the loss from the small income on the first.

During the last few years there have been more Savings Banks chartered, in the opinion of your Commissioners, than the interest of the people really required, and when granted too much looseness or neglect existed in their management. But in accordance with the advice of the Commissioners during the preceding



year, the management of some of them has been changed, and the Managers of others have been compelled to make good the losses on unlawful or improper investments.

The present commissioners have found that in some cases the bonds of the treasurers were very small in proportion to the amount held in trust; and in others there was no bond in force. This violation of law has been corrected, and we would recommend that the bonds required of the Treasurers should hereafter be somewhat in proportion to the amount of deposits in charge.

In some cases the Officers or Managers have allowed themselves to become borrowers or surety for borrowers. Of these informalities all have been corrected with one exception, and this is of such a character as not to endanger the funds of the bank, and while no indulgence has on this account been given, yet the complications were such as to compel, if it did not justify, delay.

Other violations of a different character exist which it is not practicable to correct. The law, for instance, that requires that interest shall be paid on all deposits made by the Savings Banks in any Bank or Banking Association, for over thirty days in excess of ten thousand dollars shall draw interest at the rate of four per cent. per annum, is practically a dead letter from the fact that no such interest on deposits can be obtained, and in some cases large sums are on deposit without interest, and in others, a small allowance is obtained. Whether this law shall remain upon the statute book when it is utterly impossible to comply with it, is for your Honorable Body to determine.

The law relating to the amount which may be deposited in any one year, by any one person, and which we have heretofore referred to, has been lived up to more nearly, both in spirit and in letter, than in former years, mainly for the reasons above given, that such deposits are not now desirable or desired.

We are under many obligations to the Officers of the various institutions in our department for the many courtesies extended, and for all the facilities which have been so readily granted in our examinations. And we most cheerfully commend them for their general management, and for the improvement that is so manifest in the care and conduct of their business, and for the disposition which is so apparent (aside from the exceptions named) to so conduct the affairs of these Institutions, as to keep within



the exact requirements of law. But the anxiety that exists in the minds of nearly all the Officers or Managers of our Banks to pay a large dividend, while it is one sense commendable and in perfect accordance with human nature, is, we believe, a mistake in judgment, and greatly to be deprecated, and should not be persisted in.



A STATEMENT OF THE ASSETS OF THE TOWNSEND SAVING BANK  
OF NEW HAVEN, ON THE 9TH DAY OF JULY, 1875, WITH AN ESTI-  
MATE OF THEIR PRESENT MARKET VALUE.

			Estimated market value.
Loans on Real Estate, - - -	\$806,735.48	.....	\$726,735.48
Loans on Stocks and Bonds and Personal Security, - - -	593,483.36	.....	125,000.00
Stocks and Bonds owned by the Bank :			
500 1st M'tg Union Gas-light Co's Bonds, - - - - -	500,000.00	.....	350,000.00
145 shares Mer. Nat'l Bank stock, 3,000 " Union Gas-light Co's Stock, - - - - -	7,250.00 60,000.00	..... No market value.	9,000.00 .....
139 1st M'tg Bonds L. R. P. B. & N. O. R. R., - - - - -	27,800.00	.....	6,950.00
227 1st M'tg Bonds Mississippi, O. & R. R. R. R., - - - - -	45,400.00	.....	11,350.00
97 1st M'tg Land Bonds O. & R. R. R. R., - - - - -	19,400.00	No market value.	.....
350 Arkansas State Bonds, - -	70,000.00	.....	32,500.00
70 Louisiana State Bonds, - -	14,000.00	No market value.	.....
10 1st M'tg Bonds N. O. Mobile & Texas R. R., - - - - -	2,000.00	No market value.	.....
725 shares Credit Mobilier Stock, Adirondack Mortgage, - - -	18,125.00 40,000.00	..... No market value.	18,125.00 .....
Real Estate owned by the Bank :			
Philadelphia Property, - - -	237,800.00	.....	50,000.00
Judson Property, - - - - -	80,000.00	.....	60,000.00
Cornwall Property, - - - - -	23,251.77	.....	15,000.00
Peck Property, Seymour, - - -	3,152.92	.....	1,500.00
Office Fixtures, - - - - -	13,000.00	.....	1,000.00
Cash Items, - - - - -	38,713.36	.....	12,656.46
Stock Selma, Rome & Dalton R. R.	8,343.19	.....	8,343.19
Arkansas Bond Account, - - -	3,660.00	.....	3,660.00
Des Moines Valley Bond Account,	195.00	.....	195.00
Cash Deposited :			
In National New Haven Bank, -	50,000.00	.....	50,000.00
" " Tradesmen, " - - -	50,192.63	.....	50,192.63
In First National " " - - -	59,491.37	.....	59,491.37
In Yale " " - - - - -	69,113.99	.....	69,113.99
In Saybrook " " - - - - -	30,000.00	.....	30,000.00
In Continental Nat'l Bank. N. Y.,	937.66	.....	937.66
Cash on hand, - - - - -	5,452.23	.....	5,452.23
	\$2,877,497.96	.....	\$1,697,203.01

Townsend Savings Bank by its receivers,

WALTER OSBORN,  
TILTON E. DOOLITTLE,  
JARED E. REDFIELD.



## WESTERN FARM BONDS HELD BY SAVINGS BANKS.

SAVINGS BANKS.	Amount Jan. 1, 1875.	Amount Jan. 1, 1876.	Decrease.
Bristol Savings Bank, - - -	\$16,000	\$16,000	.....
Dime " Thompson, - -	13,000	13,000	.....
Dime " Waterbury, - -	4,500	.....	\$4,500
Falls Village " - - -	3,000	2,000	1,000
Farmington " - - -	463,250	363,250	100,000
Moodus " - - -	1,000	1,000	.....
Norfolk " - - -	11,000	11,000	.....
Salisbury " - - -	30,000	10,000	20,000
Savings Bank Rockville, - - -	10,000	10,000	.....
" Stafford Springs, - -	87,900	81,850	6,050
" Tolland, - - -	33,800	27,800	6,000
Southington Savings Bank, - - -	21,000	21,000	.....
Suffield " - - -	10,000	10,000	.....
Thompsonville " - - -	5,000	5,000	.....
Willimantic Savings Institute, - - -	11,000	11,000	.....
Winsted Savings Bank, - - -	148,000	120,000	28,000
Wolcottville " - - -	4,000	4,000	.....
	\$872,450	\$706,900	\$165,500

The Workingman's Five Cent Savings Bank of Hartford, which has been struggling for existence during the past three years, has now failed to make a report to your Commissioners, and has been obliged to ask indulgence of its depositors. It was hoped that the efforts of the officers would be successful, and that we should be saved the necessity of closing its affairs, but being satisfied that no arrangement could be made for the protection of depositors, we have placed it in the hands of the State's Attorney for Hartford County, that it may be proceeded against according to the requirements of law.

Under the law of the State requiring that we shall visit such Savings Banks as have for treasurer a cashier of a National Bank, in connection with the National Examiner, we have been obliged to ask of the Hon. A. B. Mygatt a continuation of the courtesies he has heretofore so kindly extended to others, and for which we are under many obligations.

## BANKING ASSOCIATIONS AND TRUST COMPANIES.

The number of Banks, Banking Associations, and Trust Companies have been increased during the year by the organization of the Security Company of Hartford, and the Middlesex Banking



Company of Middletown. We are satisfied by the reports received, and the examinations made, that these institutions are fully entitled to the confidence which is so universally accorded. Detailed statements of these institutions may be found on the last pages of this report under their respective heads.

#### CONCLUSION.

In concluding our report, we beg leave to say that in addition to the facts given in the detailed statements and in the tables of aggregates herewith submitted, we have made a few hints or suggestions which have occurred to us during our examinations as being called for, both from the actual condition and prospects of the various institutions under our supervision, as well as on account of the unusual state of our commercial and financial affairs. The transition from what was considered the height of prosperity, or from a state of activity, hope, and high expectation, to one of extreme depression, stagnation, and the very extremities of financial disasters, is a trying ordeal to our Savings Banks, as it is to individuals, and calls for the exercise of the utmost caution and vigilance on the part of those who have the custody of almost \$80,000,000 of trust funds, if it does not for legislative aid in some of the various ways that have been, or may, be suggested. We urge no one particular course over another, but speak frankly of the difficulties as we see them, and only ask at your hands what we feel assured will be readily given, such careful consideration of the whole subject as the magnitude of this interest seems to demand.

All of which is most respectfully submitted.

LUCIEN W. SPERRY,  
JAMES W. HYATT,

*Bank Commissioners.*



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SAVINGS BANKS.

—♦—  
COPIES  
OF THEIR REPORTS,  
January 1st, 1876.

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## BERLIN SAVINGS BANK.

THERON UPSON, *Treasurer.*

Incorporated 1873.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	14,750.00	14,750.00	14,750.00
Loans on Personal Security, - - - - -	3,575.00	3,575.00	3,575.00
<i>Investments.</i>			
Cash deposited in Bank or Trust Company, -	237.69	237.69	237.69
Cash on hand, - - - - -	25.00	25.00	25.00
Total Assets, - - - - -	18,587.69	18,587.69	18,587.69

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$17,971.92
Interest account, - - - - -	478.65
Surplus Fund, - - - - -	137.12
Total Liabilities, - - - - -	\$18,587.69

Number of open accounts January 1st, 1876, 152.

Number of accounts opened during the past year, 55.

Number of accounts closed during the past year, 20.

Amount deposited, including interest credited the past year, \$11,737.50.

Amount withdrawn the past year, \$3,366.09.

Amount of interest received the past year, \$1,096.04.

Amount of interest credited to depositors the past year, \$853.93.

Amount placed to surplus account for the past year, \$137.12.

Amount of State Tax paid last year, \$52.53.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$185.31.

Number of depositors to whom the Bank owes less than \$500, 142.

Total amount of same, \$11,406.49.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, none.

Total amount of same, nothing.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$907.85.

Increase of Deposits the past year, \$6,721.38.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No, none.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.



BERLIN SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 5.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$800.

Amount of interest received on same, \$31.29.

Where deposited? Banks in New York, none; Banks in Connecticut, 1st National Bank, Hartford.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Alfred North; Treasurer, Theron Upson; Trustees, Alfred North, Henry N. Galpin, Wm. H. Risley, John Norton, Edward E. Stevens, George W. Cook; Auditors, E. Brandegee, R. A. Moore.

## BRIDGEPORT SAVINGS BANK.

CHAS. P. PORTER, *Treasurer.*

Incorporated 1842.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	2,252,741.00	2,252,741.00	2,252,741.00
Loans on Stocks and Bonds, - - - -	75,950.00	75,950.00	75,950.00
<i>Investments.</i>			
United States Bonds:—			
5-20 Registered Bonds, - - - -	495,000.00	495,000.00	580,000.00
1881 " - - - -	45,000.00	45,000.00	53,880.00
5-20 Coupons, - - - -	10,000.00	10,000.00	12,100.00
1881 " - - - -	40,000.00	40,000.00	48,400.00
Bonds of Cities in this State:—			
Hartford City, - - - -	5,000.00	5,000.00	5,000.00
New Haven City, - - - -	10,000.00	10,000.00	10,800.00
Bonds of Towns and Counties in this and other States:—			
Bridgeport Town Bonds, - - - -	7,500.00	7,500.00	7,500.00
Middletown Town Bonds, - - - -	55,000.00	52,500.00	53,900.00
Hartford Town Bonds, - - - -	60,500.00	55,750.00	63,525.00
Danbury Town Bonds, - - - -	5,000.00	5,000.00	5,000.00
Stock of Cities in other States:—			
New York City Stock, - - - -	5,000.00	5,000.00	5,000.00
Railroad Bonds:—			
Housatonic R. R. Bonds, - - - -	7,500.00	7,500.00	7,500.00
New York and Harlem R. R. Bonds, - -	2,280.00	2,280.00	2,280.00
Mil. and St. Paul's R. R. Bonds, - - -	5,000.00	5,000.00	5,000.00
Bonds of other Corporations in this and other States:—			
Notes, viz:—School Districts, - - -	50,162.00	50,162.00	50,162.00
City of Bridgeport, - - -	15,000.00	15,000.00	15,000.00
Bank Stocks:—			
20 shares Park National Bank, - - -	2,000.00	2,000.00	2,600.00
20 " Metropolitan Bank, - - -	2,000.00	2,000.00	2,400.00
20 " Hanover Bank, - - -	2,000.00	2,000.00	1,700.00
40 " Gallatin Bank, - - -	2,000.00	2,000.00	2,600.00
40 " American Exchange Bank, - -	4,000.00	4,000.00	4,600.00
100 " Bank of Commerce, - - -	10,000.00	10,000.00	11,900.00
20 " State Bank, - - -	2,000.00	2,000.00	2,090.00
140 " Chatham Bank, - - -	3,500.00	3,500.00	4,725.00
93 " Phoenix Bank, - - -	1,860.00	1,860.00	1,785.00
52 " Manuf. and Merchants' Bank, -	3,120.00	3,120.00	1,560.00
15 " Continental Bank, - - -	1,500.00	1,500.00	1,200.00
100 " Merchants' Bank, - - -	5,000.00	5,000.00	5,975.00
30 " Importers and Traders Bank, -	3,000.00	3,000.00	5,715.00
13 " Shoe and Leather Bank, - - -	1,300.00	1,300.00	1,885.00
30 " Ætna Bank, Hartford, - - -	3,000.00	3,000.00	3,840.00
70 " Conn. Bank, Bridgeport, - - -	7,000.00	7,000.00	8,400.00
10 " City Bank, " - - -	1,000.00	1,000.00	1,300.00
45 " First Nat. Bank, " - - -	4,500.00	4,500.00	6,075.00
20 " Pequonnoek Bank, Bridgeport, -	2,000.00	2,000.00	2,180.00
Real Estate, - - - -	28,600.00	28,600.00	35,000.00
Estimated interest due, - - - -	34,396.57	34,396.57	34,396.57
Cash deposited in Bank or Trust Company, -	116,735.82	116,735.82	116,735.82
Cash on hand, - - - -	2,209.49	2,209.49	2,209.49
Total Assets, - - - - \$	3,389,354.88	3,382,104.88	3,514,609.88



BRIDGEPORT SAVINGS BANK.—*Continued.*

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits,	-	-	-	-	-	-	-	-	-	\$3,172,632.14
Reserved for 3 per cent. dividend,	-	-	-	-	-	-	-	-	-	92,770.00
Surplus Fund,	-	-	-	-	-	-	-	-	-	107,041.04
All other Liabilities,—State Tax,	-	-	-	-	-	-	-	-	-	9,661.70
Total Liabilities,	-	-	-	-	-	-	-	-	-	\$3,382,104.88

Number of open accounts January 1st, 1876, 7,149.

Number of accounts opened during the past year, 756.

Number of accounts closed during the past year, 770.

Amount deposited, including interest credited the past year, \$642,043.72.

Amount withdrawn the past year, \$445,445.21.

Amount of interest received the past year, \$212,866.99.

Amount of interest credited to depositors the past year, \$176,373.93.

Amount placed to surplus account for the past year, \$11,855.41.

Amount of State Tax paid last year, \$17,944.65.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$5,714.86.

Number of depositors to whom the Bank owes less than \$500, 5,143.

Total amount of same, \$759,843.00

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 856.

Total amount of same, \$1,374,906.00.

Number of depositors over \$3,000, 64.

Total amount of same, \$240,041.00.

Largest amount due a single depositor, \$6,318.23.

Increase of Deposits the past year, \$20,224.58.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, \$800.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company?

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 5.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice each year.

When does your Annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$99,824.97 in New York Banks, \$11,884.35 in Bridgeport Banks.

Amount of interest received on same, \$3,171.25.

Where deposited? Fourth National and Importers and Traders National Banks, New York; First National, Conn. National, and Pequonnock Nat. Banks, Bridgeport, Conn.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? None to my knowledge.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

BRIDGEPORT SAVINGS BANK.—*Continued.*

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? States—New York, Wisconsin, and Illinois; Townships—New York, Milwaukee, Chicago, and Madison. Amount on improved city property, \$35,810.

OFFICERS.—President, E. S. Hawley; Treasurer, Chas. P. Porter; Directors or Trustees, S. C. Trubee, L. W. Clark, Andrew E. Joy, Ezekiel Birdsey, Munson Hawley, Wm. R. Higby, Edward Sterling, T. B. DeForest, Alden Burton, Geo. S. Sanford, Philip Conrad, Curtis Thompson, Joseph Bartram, C. P. Porter; Auditors, from Bank, E. S. Hawley, S. C. Trubee, and L. W. Clark; outside, S. W. Baldwin and Wm. E. Seeley.



## BRISTOL SAVINGS BANK.

MILES L. PECK, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	283,402.00	283,402.00	283,402.00
Loans on Personal Security, - - - -	1,700.00	1,700.00	1,700.00
<i>Investments.</i>			
Bank Stock:—			
61 shares Yale National Bank, New Haven, -	6,100.00	7,200.00	7,320.00
6 “ Merchants’ “ “ -	300.00	325.00	375.00
8 “ American “ Hartford, -	400.00	480.00	600.00
20 “ Mercantile “ “ -	2,000.00	2,440.00	2,540.00
53 “ First National “ “ -	5,300.00	7,290.00	7,367.00
25 “ Fourth “ “ New York, -	2,500.00	2,800.00	2,450.00
50 “ Bristol “ “ Bristol, -	6,000.00	6,000.00	6,000.00
All other Assets:—			
Real Estate, - - - - -	8,000.00	8,000.00	8,000.00
Cash deposited in Bank or Trust Company, -	2,834.58	2,834.58	2,834.58
Cash on hand, - - - - -	2,763.42	2,763.42	2,763.42
Total Assets, - - - - - \$	321,300.00	325,235.00	325,327.00

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$309,240.89
Surplus Fund, - - - - -	12,059.11
Total Liabilities, - - - - -	\$321,300.00

Number of open accounts January 1st, 1876, 1419.  
 Number of accounts opened during the past year, 357.  
 Number of accounts closed during the past year, 241.  
 Amount deposited, including interest credited the past year, \$200,801.96.  
 Amount withdrawn the past year, \$161,783.19.  
 Amount of interest received the past year, \$20,462.19.  
 Amount of interest credited to depositors the past year, \$15,099.46.  
 Amount placed to surplus account for the past year, increase of profit and loss account, \$2,052.10.  
 Amount of State Tax paid last year, \$1,339.40.  
 Amount of United States Tax paid last year, \$83.25.  
 Total expenses, including salaries, last year, \$1,174.35.  
 Number of depositors to whom the Bank owes less than \$500, 1,240.  
 Total Amount of same, \$131,689.92.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 63.  
 Total amount of same, \$96,636.39.  
 Number of depositors over \$3,000, 2.  
 Total amount of same, \$10,049.81.  
 Largest amount due a single depositor, \$5,999.44.  
 Increase of deposits the past year, \$39,018.77.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid, Jan. 1st and July 1st.

BRISTOL SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$6,000, Bristol National Bank Stock.

Amount of income from Real Estate owned by you the past year, \$797.50.

What is the highest rate of interest received on loans made the past year? 7 per cent. per annum.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Loans are made by a Loaning Committee of three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees. July.

Average daily balance in Bank or Trust Company for past year. \$2,500.

Amount of interest received on same, \$92.24.

Where deposited? Banks in Connecticut: First National Bank of Hartford, Bristol National Bank of Bristol.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? State—Indiana; Counties, Allen and Marion; Cities, Indianapolis and Fort Wayne; Whole amount of issue, \$158,000; Amount you hold, \$16,000; Amount of improved city property, all; Amount on farms or unimproved lots, none.

OFFICERS.—President, Henry A. Seymour; Treasurer, Miles L. Peck; Directors or Trustees, William W. Carter, John H. Sessions, Henry A. Mitchell, Nathan L. Birge, Samuel P. Newell, Julius Nott, Julius R. Mitchell, Laporte Hubbell, N. Taylor Baldwin, Edward N. Pierce; Auditors, Samuel M. Sutliff, Charles A. Steele.



## BROOKLYN SAVINGS BANK.

CRANSON C. CRANDALL, *Treasurer.*

Incorporated 1872.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	197,535.00	197,535.00	197,535.00
Loans on Stocks and Bonds, - - - -	1,850.00	1,850.00	1,850.00
Loans on Personal Security, - - - -	2,562.15	2,562.15	2,562.15
<i>Investments.</i>			
Conn. State Bonds, - - - -	1,800.00	1,800.00	1,920.00
Bonds of Cities in this State, - - - -	7,000.00	7,000.00	7,350.00
Notes of Towns in this State:—			
Town of Berlin, - - - -	8,000.00	8,000.00	8,000.00
“ “ Brooklyn, - - - -	2,000.00	2,000.00	2,000.00
Bonds of Cities in other States:—			
Cambridge, Mass., - - - -	4,000.00	4,080.00	4,200.00
Newton, Mass., - - - -	10,000.00	10,525.00	10,550.00
Brooklyn, N. Y., - - - -	5,000.00	5,456.25	5,456.25
Insurance Account, - - - -	18.00	18.00	18.00
Expenses, - - - -	127.08	127.08	127.08
Cash deposited in Bank or Trust Company, -	3,954.97	3,954.97	3,954.97
Total Assets, - - - - \$	243,847.20	244,908.45	245,523.45

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$238,400.13
Interest account, - - - -	5,508.32
Surplus Fund, - - - -	1,000.00
Total Liabilities, - - - -	\$244,908.45

Number of open accounts January 1st, 1876, 700.

Number of accounts opened during the past year, 158.

Number of accounts closed during the past year, 56.

Amount deposited, including interest credited the past year, \$107,055.99.

Amount withdrawn the past year, \$28,997.46.

Amount of interest received the past year, \$13,382.48.

Amount of interest credited to depositors the past year, \$10,059.96.

Amount placed to surplus account for the past year, \$1,000.

Amount of State Tax paid last year, \$901.97.

Amount of United States Tax paid last year, \$34.60.

Total expenses, including salaries, last year, \$700.09.

Number of depositors to whom the Bank owes less than \$500, 537.

Total amount of same, \$83,412.85.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 55.

Total amount of same, \$77,559.30.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$2,859.24.

Increase of deposits the past year, \$78,058.53.

Rate per cent. of dividends to depositors last year, 3 per cent.

BROOKLYN SAVINGS BANK.—*Continued.*

When are dividends paid? March and September.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$1,750.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate. Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times each year.

When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year. About \$3,250.

Amount of interest received on same. None.

Where deposited? Windham County National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Apollos Richmond; Treasurer, Cranson C. Crandall; Directors or Trustees, Charles G. Williams, Vice-President, Enos L. Preston, William H. Putnam, Lewis Searls, Frank E. Baker, James C. Palmer, Alva Wylie; Auditors, John Palmer, James S. Atwood.



## CANAAN SAVINGS BANK.

JOSEPH W. PEET, *Treasurer.*

Incorporated 1872.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	18,134.98	18,134.98	18,134.98
Loans on Stocks and Bonds, - - - -	1,525.00	1,525.00	1,525.00
Loans on Personal Security, - - - -	759.88	759.88	759.88
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States, - - - -	1,900.00	1,900.00	1,900.00
Railroad Stocks, - - - -	1,100.00	1,201.37	1,276.00
Cash deposited in Bank or Trust Company, -	4,129.66	4,129.66	4,129.66
Cash on hand, - - - -	848.79	848.79	848.79
Total Assets, - - - - \$	28,499.68	28,499.68	28,574.31

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$27,423.05
Interest account, - - - -	676.73
Surplus Fund, - - - -	400.00
Total Liabilities, - - - -	\$28,499.68

Number of open accounts January 1st, 1876, 169.

Number of accounts opened during the past year, 55.

Number of accounts closed during the past year, 33.

Amount deposited, including interest credited the past year, \$19,156.03.

Amount withdrawn the past year, \$14,804.32.

Amount of interest received the past year, \$1,852.98.

Amount of interest credited to depositors the past year, \$1,318.67.

Amount placed to surplus account for the past year, \$400.

Amount of State Tax paid last year, \$115.38.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$37.75.

Number of depositors to whom the Bank owes less than \$500, 159.

Total amount of same, \$16,082.90.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, three.

Total amount of same, \$6,346.24.

Number of depositors over \$3,000, none.

Total amount of same, none.

Largest amount due a single depositor, \$2,796.38.

Increase of Deposits the past year, \$4,351.71.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? October and April.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$100.

CANAAN SAVINGS BANK.—*Continued.*

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent. in advance.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 3.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Generally.

• How often are accounts thoroughly audited? Once a year.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year. Refused to answer.

Amount of interest received on same, 5 per cent.

Where deposited? New York.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? None.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Miles T. Granger; Vice-President, P. C. Cummings; Treasurer, Joseph W. Peet; Directors or Trustees, Nathaniel C. Ward, Jay A. Underwood, F. Watson, P. C. Cummings; Auditors, Jacob B. Hardenburgh, Geo. W. Cowdry.



## CHELSEA SAVINGS BANK.

CHARLES M. COIT, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, and to Cities and Towns, - - - - -	\$ 1,842,656.72	1,842,656.72	1,842,656.72
Loans on Stocks and Bonds, - - - - -	358,465.00	358,465.00	358,465.00
Loans on Personal Security, - - - - -	51,800.00	51,800.00	51,800.00
Call Loans on Collateral, - - - - -	60,000.00	60,000.00	60,000.00
<i>Investments.</i>			
United States Bonds:—			
'81s, registered, - - - - -	150,000.00	180,000.00	180,000.00
5.20s, '67, Coupons, - - - - -	50,000.00	60,000.00	61,500.00
New Haven Town Bonds, - - - - -	20,000.00	20,000.00	20,600.00
Railroad Bonds:—			
Joliet & Chicago, 8 per cent., - - - - -	29,000.00	29,000.00	32,480.00
Peoria & Oquawka, 8 per cent., - - - - -	3,000.00	3,000.00	3,300.00
Cin., Ham. & Dayton, 7 per cent., - - - - -	5,000.00	4,500.00	5,000.00
La. & Mo. River, 7 per cent., - - - - -	100,000.00	90,000.00	95,000.00
St. Louis, Jack. & Chicago, 7 per cent., - - - - -	150,000.00	135,000.00	154,500.00
Bank Stocks:—			
Fourth National Bank, New York, - - - - -	15,000.00	15,000.00	14,700.00
Ninth " " - - - - -	7,500.00	7,500.00	6,750.00
Central " " - - - - -	6,600.00	6,600.00	6,732.00
Importers and Traders National Bank, N. Y., - - - - -	3,000.00	3,000.00	6,000.00
Nassau " " - - - - -	5,000.00	5,000.00	5,250.00
Corn Exchange " " - - - - -	1,000.00	1,000.00	1,350.00
American Exchange " " - - - - -	10,000.00	10,000.00	11,500.00
Merchants' Exchange " " - - - - -	4,000.00	4,000.00	4,200.00
Phenix " " - - - - -	10,000.00	10,000.00	10,000.00
Hanover Bank, New York, - - - - -	5,000.00	5,000.00	4,750.00
National Sole and Leather Bank, New York, - - - - -	5,000.00	5,000.00	8,000.00
Continental National Bank, New York, - - - - -	10,000.00	10,000.00	9,000.00
Dry Goods Bank, New York, - - - - -	10,000.00	10,000.00	8,500.00
Thames National Bank, Norwich, - - - - -	5,000.00	5,000.00	6,750.00
Second " " - - - - -	15,000.00	15,000.00	17,250.00
Uncas " " - - - - -	5,000.00	5,000.00	5,000.00
Shetucket " " - - - - -	3,500.00	3,500.00	3,850.00
Merchants' " " - - - - -	5,000.00	5,000.00	5,000.00
All other Assets, - - - - -	671.15	671.15	671.15
Banking House, - - - - -	23,050.00	23,050.00	30,000.00
Real Estate, - - - - -	3,763.55	3,763.55	4,500.00
Expenses, - - - - -	1,903.20	1,903.20	1,903.20
Cash deposited in Bank or Trust Company, - - - - -	89,275.05	89,275.05	89,275.05
Cash on hand, - - - - -	48,526.56	48,526.56	48,526.56
Total Assets, - - - - -	\$ 3,112,711.23	3,127,211.23	3,174,759.68

CHELSEA SAVINGS BANK.—*Continued.*

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits,	-	-	-	-	-	-	-	-	-	\$2,971,826.99
Interest account, -	-	-	-	-	-	-	-	-	-	61,521.59
Surplus Fund, -	-	-	-	-	-	-	-	-	-	5,665.78
All other Liabilities, -	-	-	-	-	-	-	-	-	-	48,196.87
Premium on U. S. Bonds, -	-	-	-	-	-	-	-	-	-	40,000.00
Total Liabilities,	-	-	-	-	-	-	-	-	-	\$3,127,211.23

Number of open accounts January 1st, 1876, 4,842.

Number of accounts opened during the past year, 673.

Number of accounts closed during the past year, 643.

Amount deposited, including interest credited the past year, \$718,066.19

Amount withdrawn the past year, \$518,840.19.

Amount of interest received the past year, \$196,022.76.

Amount of interest credited to depositors the past year, \$166,178.42.

Amount placed to surplus account for the past year, \$2,282.48.

Amount of State Tax paid last year, \$19,434.98.

Amount of United States Tax paid last year, \$3,459.38.

Total expenses, including salaries, last year, \$5,488.85.

Number of depositors to whom the Bank owes less than \$500, 3,085.

Total amount of same, \$496,661.65.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 742.

Total amount of same, \$1,190,285.26.

Number of depositors over \$3,000, 129.

Total amount of same, \$628,236.43.

Largest amount due a single depositor, \$18,855.53.

Increase of deposits the past year, \$199,216.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? March and September.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Occasionally.

What is the highest rate of interest received on such paper? 7 per cent.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$4,955.81.

Amount of income from Real Estate owned by you the past year. \$1,717.45.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What is the highest rate of interest received on loans made the past year? Seven per cent.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Four times a year.

When does your annual meeting occur for the choice of Directors or Trustees? The third Wednesday in September.

Average daily balance in Bank or Trust Company for past year. About \$200,000.

Amount of interest received on same, \$7,404.05.

Where deposited? Banks in New York: Continental, New York City; Banks in Connecticut: Second, Norwich; Banks in Massachusetts, National Bank of Redemption, Boston.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.



Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Lorenzo Blackstone; Treasurer, Charles M. Coit; Directors or Trustees, Lorenzo Blackstone, Henry Bill, Learned Hebard, John T. Wait, James A. Hovey, S. T. Holbrook, O. J. Lamb, John P. Barstow, John F. Slater, John W. Stedman, Oliver P. Avery, Edward Harland, Charles M. Coit; Auditors, A. E. Wyman, Charles Webb.

## CHESTER SAVINGS BANK.

WM. H. SULLIVAN, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	15,925.00		
Loans on Personal Security, - - - -	1,383.00		
<i>Investments.</i>			
Cash deposited in Bank or Trust Company, -	1,301.87		
Cash on hand, - - - - -	478.65		
Total Assets, - - - - - \$	19,088.52		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$18,568.60
Interest account, - - - - -	519.92
Total Liabilities, - - - - -	\$19,088.52

Number of open accounts January 1st, 1876, 142.

Number of accounts opened during the past year, 16.

Number of accounts closed during the past year, 12.

Amount deposited, including interest credited the past year, \$7,489.41.

Amount withdrawn the past year, \$1,450.29.

Amount of interest received the past year, \$706.41.

Amount of interest credited to depositors the past year, \$749.96.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$64.61.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$119.22.

Number of depositors to whom the Bank owes less than \$500, 131.

Total amount of same, \$8,571.84.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$3,237.56.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,645.06.

Increase of Deposits the past year, \$6,038.92.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? February and August.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.



CHESTER SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 5.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your Annual meeting occur for the choice of Directors or Trustees? Second Monday in July.

Average daily balance in Bank or Trust Company for past year, \$700.

Amount of interest received on same, none.

Where deposited? Banks in Connecticut, Deep River National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? None.

OFFICERS.—President, J. L'Hommedieu; Treasurer, Wm. H. Sullivan; Directors or Trustees, E. C. Hungerford, G. W. Smith, S. W. Turner, A. Pratt, G. Jones, F. Shailor, H. H. Clark; Auditors, J. Boies, A. H. Gilbert.

## CITIZENS' SAVINGS BANK OF STAMFORD.

WILLIAM C. HOYT, *Treasurer.*

Incorporated 1869.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	335,633.00	335,633.00	335,633.00
Loans on Stocks and Bonds, - - - -	31,630.00	31,630.00	31,630.00
Loans on Personal Security, - - - -	3,957.00	3,957.00	3,957.00
<i>Investments.</i>			
United States Bonds:—			
Currency sixes, - - - - -	20,000.00	24,000.00	24,550.00
Bonds of other States:—			
Missouri sixes, - - - - -	30,000.00	28,000.00	30,300.00
Bonds of Cities in this State:—			
Middletown, - - - - -	10,000.00	8,900.00	10,000.00
Bonds of Towns and Counties in this and other States:—			
Stamford Town Hall, - - - - -	30,000.00	28,452.00	30,000.00
Bonds of Cities in other States:—			
New York City sixes, - - - - -	10,000.00	10,000.00	10,150.00
Brooklyn City sixes, - - - - -	10,000.00	10,000.00	10,250.00
Bank Stocks:—			
First National Bank, Stamford, - - -	10,000.00	14,000.00	14,500.00
Bank of New York Nat. Banking Association,	1,500.00	1,600.00	1,994.00
Metropolitan Nat. Bank, New York, - -	10,000.00	13,000.00	13,400.00
National Park Bank, New York, - - -	7,500.00	10,000.00	10,500.00
German American Bank, New York, - -	5,000.00	5,000.00	4,250.00
Cash on hand, - - - - -	9,867.77	9,867.77	9,867.77
Total Assets, - - - - - \$	525,087.77	534,039.77	540,981.77

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$518,054.25
Interest account, - - - - -	15,985.52
Total Liabilities, - - - - -	\$534,039.77

Number of open accounts January 1st, 1876, 1,195.

Number of accounts opened during the past year, 317.

Number of accounts closed during the past year, 199.

Amount deposited, including interest credited the past year, \$220,430.87.

Amount withdrawn the past year, \$154,967.41.

Amount of interest received the past year, \$38,562.66.

Amount of interest credited to depositors the past year, \$25,556.29.

Amount placed to surplus account for the past year, nothing.

Amount of State Tax paid last year, \$3,041.54.

Amount of United States Tax paid last year, \$522.76.

Total expenses, including salaries, last year, \$2,274.89.

Number of depositors to whom the Bank owes less than \$500, 874.

Total amount of same, \$111,824.96.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

119.

Total amount of same, \$186,131.68.



CITIZENS' SAVINGS BANK OF STAMFORD.—*Continued.*

Number of depositors over \$3,000, 16.

Total amount of same, \$83,674.82.

Largest amount due a single depositor, \$12,242.53.

Increase of Deposits the past year, \$65,463.46.

Rate per cent. of dividends to depositors last year, 6 per cent. per annum.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? No such paper—no interest.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$5,000, German American Bank Stock (New York).

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice in each year.

When does your Annual meeting occur for the choice of Directors or Trustees? First Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$9,205.44.

Amount of interest received on same, none.

Where deposited? First National Bank of Stamford.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Wells R. Ritch; Treasurer, William C. Hoyt; Directors or Trustees, Charles W. Brown, William Hoyt, T. H. H. Messinger, Charles Gaylor, Seth S. Cook, William Davenport; Auditors, A. R. Turkington, Henry V. Riker.

## CITY SAVINGS BANK OF BRIDGEPORT.

S. M. MIDDLEBROOK, *Treasurer.*

Incorporated 1859.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 1,164,215.00	1,164,215.00	1,164,215.00
Loans on Stocks and Bonds, }	43,482.00	43,482.00	43,482.00
Loans on Personal Security, }			
<i>Investments.</i>			
United States Bonds:— - - -	50,000.00	57,500.00	57,500.00
Bonds of Cities in this State:—			
Bridgeport City Bonds, - - - -	175,000.00	178,291.00	190,000.00
Bonds of Cities in other States:—			
Brooklyn City, New York, - - - -	100,000.00	103,000.00	107,000.00
Rochester “ “ - - - -	100,000.00	103,000.00	107,000.00
Croton Water Bonds, - - - -	100,000.00	103,050.00	108,000.00
New York Bounty Fund, - - - -	25,000.00	25,000.00	27,000.00
Bonds of other Corporations in this and other States:—			
Methodist Church Bonds, Bridgeport, - -	4,000.00	4,000.00	4,000.00
Bank Stocks:—			
Bank of North America, New York, - -	10,000.00	10,900.00	10,900.00
Phenix National Bank, “ - -	10,000.00	10,441.00	10,441.00
Bank of State of New York, - - - -	10,000.00	10,445.00	10,445.00
Saint Nicholas Bank, New York, - - - -	10,000.00	10,564.00	10,564.00
Central Nat. “ “ - - - -	6,600.00	6,933.00	10,933.00
Bridgeport City Bank Stock, - - - -	5,000.00	5,054.00	6,500.00
State and U. S. Taxes, - - - -	6,593.34	6,593.34	6,593.34
All other Assets, Furniture in Bank.			
Expenses, - - - -	2,636.34	2,636.34	2,636.34
Cash deposited in Bank or Trust Company, }	141,325.64		
Cash on hand, - - - -			
Total Assets, - - - -	\$ 1,963,852.32	1,986,430.32	2,014,535.32

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$1,921,102.70
Interest account, - - - -	42,749.62
Total Liabilities, - - - -	\$1,963,852.32

Number of open accounts January 1st, 1876, 4,000.

Number of accounts opened during the past year, 800.

Number of accounts closed during the past year, 900.

Amount deposited, including interest credited the past year, \$514,053.22.

Amount withdrawn the past year, \$322,975.38.

Amount of interest received the past year, net, \$102,543.62.

Amount of interest credited to depositors the past year, \$102,518.96.

Amount placed to surplus account for the past year, not anything.

Amount of State Tax paid last year, \$11,594.03.

Amount of United States Tax paid last year, \$1,076.61.

Total expenses, including salaries, last year, \$5,176.74.



CITY SAVINGS BANK OF BRIDGEPORT.—*Continued.*

Number of depositors to whom the Bank owes less than \$500, 3,130.

Total amount of same, \$1,382,784.40.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 850.

Total amount of same, \$460,928.13.

Number of depositors over \$3,000, 20.

Total amount of same, \$77,390.17.

Largest amount due a single depositor, \$5,391 68.

Increase of Deposits the past year, \$191,077.84.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? July and January.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, small amount.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? 3.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 5.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice each year.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$40,000.

Amount of interest received on same, 4 per cent.

Where deposited? Banks in New York—Trust Co., New York National; Banks in Connecticut—City National Bank, Bridgeport.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, \$8,000. State, Massachusetts; City or Township, Great Barrington. Amount on farms or unimproved lots, Large building for school purposes.

**OFFICERS.**—President, Hanford Lyon; Vice-Presidents, Sherman Hartwell, Ira Gregory, D. H. Sterling, E. B. Goodsell; Treasurer, S. M. Middlebrook; Directors or Trustees, P. C. Calhoun, Geo. P. Stockwell, Horace Nichols, Josiah Baylies, R. T. Clark, Marcus C. Hawley, S. C. Booth, Daniel Hatch, John Brooks, F. W. Parrott, Hanford N. Hays, S. M. Middlebrook, D. F. Hollister, Horace F. Hatch, Henry S. Peck, D. C. Gately.

## COLCHESTER SAVINGS BANK.

E. L. GATES, *Treasurer*.

Incorporated 1874.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 8,625.00		
Loans on Personal Security, - - - -	200.00		
<i>Investments.</i>			
Cash deposited in Bank or Trust Company, -	11.61		
Cash on hand, - - - -	591.76		
Total Assets, - - - -	\$ 9,428.37		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$9,260.46
Surplus Fund, - - - -	167.91
Total Liabilities, - - - -	\$9,428.37

Number of open accounts January 1st, 1876, 124.

Number of accounts opened during the past year, 93.

Number of accounts closed during the past year, 24.

Amount deposited, including interest credited the past year, \$9,341.82.

Amount withdrawn the past year, \$3,653.83.

Amount of interest received the past year, \$625.08.

Amount of interest credited to depositors the past year, \$270.15.

Amount placed to surplus account for the past year. No surplus account.

Amount of State Tax paid last year, \$17.50.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$261.72—all expenses for organization, etc.

Number of depositors to whom the Bank owes less than \$500, 118.

Total Amount of same, \$6,508.06.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1.

Total amount of same, \$2,065.60.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$2,065.60.

Increase of deposits the past year.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876.

Amount of such paper which has been over-due six months.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.



COLCHESTER SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday of August.

Average daily balance in Bank or Trust Company for past year.

Amount of interest received on same, \$11.61.

Where deposited? City Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States?

OFFICERS.—President, Alfred B. Pierce; Vice-Pres., Giles G. Wickwire; Treasurer, E. L. Gates; Directors or Trustees, J. N. Adams, N. Foote, J. C. Hammond, S. C. Gillette, A. E. Emmons, R. C. Foote, S. G. Willard, Elijah Ransom, J. N. Pelton; Auditors, C. H. Rogers, William B. Otis.

## COLLINSVILLE SAVINGS SOCIETY.

SAMUEL N. CODDING, *Treasurer.*

Incorporated 1853.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		137,433.67	
Loans on Personal Security, - - - -		26,748.68	
<i>Investments.</i>			
Railroad Bonds, - - - - -	2,000.00	1,800.00	
* Collins Co. Stock, - - - - -	3,000.00	2,610.00	
All other Assets, - - - - -		1,938.54	
Real Estate, - - - - -		41.57	
Cash deposited in Bank or Trust Company, -		8,382.99	
Cash on hand, - - - - -		1,223.29	
Total Assets, - - - - - \$		180,178.74	

\* Stock sold, April 3d, 1876, as requested.

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$171,167.20
Interest account, { - - - - -	
Surplus Fund, { - - - - -	9,011.54
Total Liabilities, - - - - -	\$180,178.74

Number of open accounts January 1st, 1876, 695.

Number of accounts opened during the past year, 106.

Number of accounts closed during the past year, 97.

Amount deposited, including interest credited the past year, \$59,479.34.

Amount withdrawn the past year, \$42,123.91.

Amount of interest received the past year, \$12,808.12.

Amount of interest credited to depositors the past year, \$9,786.42.

Amount placed to surplus account for the past year.

Amount of State Tax paid last year, \$997.36.

Amount of United States Tax paid last year, \$112.03.

Total expenses, including salaries, last year, \$597.05.

Number of depositors to whom the Bank owes less than \$500, 666.

Total amount of same, \$117,293.19.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 22.

Total amount of same, \$29,696.44.

Number of depositors over \$3,000, 7.

Total amount of same, \$24,204.57.

Largest amount due a single depositor, \$4,839.30.

Increase of deposits the past year, \$17,335.43.

Rate per cent. of dividends to depositors last year, 6½ per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876.

Amount of such paper which has been over-due six months.



COLLINSVILLE SAVINGS SOCIETY.—*Continued.*

Amount of assets on which no interest or income has been derived the past year, None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees. July.

Average daily balance in Bank or Trust Company for past year. \$5,500.

Amount of interest received on same, \$321.57.

Where deposited? Mercantile National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? States—Indiana and Illinois; Amount, \$5,000.

OFFICERS.—President, Ebenezer Sexton; Treasurer, Samuel N. Coddington; Directors or Trustees, D. C. Holbrook, Earl D. Colton, J. B. Bodwell, Gurdon W. Henderson, Samuel N. Coddington, Ebenezer Sexton, J. D. Andrews, J. E. Ganette, C. H. Thayer, A. F. Alderman, S. V. Woodbridge; Auditor, Oliver F. Perry.

## CONNECTICUT SAVINGS BANK.

JOHN W. MANSFIELD, *Treasurer.*

Incorporated 1857.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,902,500.00	1,902,500.00	1,902,500.00
Loans on Personal Security, - - - -	3,900.00	3,300.00	3,900.00
<i>Investments.</i>			
United States Bonds:—			
5-20s, 1865, - - - - -	155,000.00	155,000.00	186,100.00
10-40s, - - - - -	50,000.00	50,000.00	58,500.00
6s of 1881, - - - - -	20,000.00	20,000.00	24,000.00
Currency, - - - - -	25,000.00	25,000.00	30,500.00
New 5s, - - - - -	25,000.00	25,000.00	29,000.00
Bonds of Cities in this State:—			
Temporary Loan to city of New Haven, -	47,800.00	47,800.00	47,800.00
Bonds of Towns and Counties in this and other States:—			
Middletown, - - - - -	33,000.00	33,000.00	33,000.00
New Britain, - - - - -	10,000.00	10,000.00	10,000.00
Ridgefield, - - - - -	3,400.00	3,400.00	3,400.00
Bonds of Cities in other States:—			
City of Providence five per cent. Gold Bonds,	10,000.00	10,000.00	10,000.00
Bonds of other Corporations in this and other States:—			
New Haven Water Co., 7 per cent., - -	38,000.00	38,000.00	38,800.00
" " " 6 " - -	22,000.00	22,000.00	20,000.00
Bank Stocks:—			
250 shares Second National Bank, New Haven,	25,000.00	25,000.00	37,000.00
150 " Yale " "	15,000.00	15,000.00	17,700.00
37 " Tradesmen's " "	3,700.00	3,700.00	6,000.00
150 " Bank of Commerce, New York,	15,000.00	15,000.00	18,000.00
150 " American Exchange, "	15,000.00	15,000.00	17,500.00
150 " Bank of Republic, "	15,000.00	15,000.00	13,500.00
500 " Phenix, "	10,000.00	10,000.00	10,000.00
100 " Manuf's & Merchants, "	6,000.00	6,000.00	5,000.00
39 " 7th Ward, "	3,900.00	3,900.00	3,900.00
50 " German American, "	5,000.00	5,000.00	4,250.00
Banking House, - - - - -	25,000.00	25,000.00	40,000.00
Cash deposited in Bank or Trust Company, -	40,492.47	40,492.47	40,492.47
Cash on hand, - - - - -	614.32	614.32	614.32
Total Assets, - - - - - \$	2,525,306.79	2,525,306.79	2,611,456.78

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$2,430,840.64
Interest account, - - - - -	49,417.80
Surplus Fund, - - - - -	45,000.00
All other Liabilities (Profit and Loss), - - - - -	48.35
Total Liabilities, - - - - -	\$2,525,306.79



CONNECTICUT SAVINGS BANK.—*Continued.*

Number of open accounts January 1st, 1876, 5,774.  
 Number of accounts opened during the past year, 1,494.  
 Number of accounts closed during the past year, 937.  
 Amount deposited, including interest credited the past year, \$1,037,466.37.  
 Amount withdrawn the past year, \$802,119.29.  
 Amount of interest received the past year, \$171,069.97.  
 Amount of interest credited to depositors the past year, \$125,894.23.  
 Amount placed to surplus account for the past year, \$5,000.  
 Amount of State Tax paid last year, \$20,069.08.  
 Amount of United States Tax paid last year, \$2,383.38.  
 Total expenses, including salaries, last year, \$8,220.  
 Number of depositors to whom the Bank owes less than \$500. About 4,000.  
 Total amount of same, \$630,000.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 450.  
 Total amount of same. About \$700,000.  
 Number of depositors over \$3,000, 90.  
 Total amount of same, \$407,268.  
 Largest amount due a single depositor, \$8,063.34.  
 Increase of deposits the past year, \$235,347.08.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876. None.  
 Amount of such paper which has been over-due six months. None.  
 Amount of assets on which no interest or income has been derived the past year. None.  
 Amount of income from Real Estate owned by you the past year. \$1,750.  
 What is the highest rate of interest received on loans made the past year? Seven per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Four times a year.  
 When does your annual meeting occur for the choice of Directors or Trustees? July.  
 Average daily balance in Bank or Trust Company for past year, \$24,750.  
 Amount of interest received on same, \$693.39.  
 Where deposited? Second National Bank of New Haven.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? Never.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? They are.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No; our loans are all made in this county, with the exception of \$32,000.

OFFICERS.—President, James E. English; Vice-Pres., Luzon B. Morris; Treasurer, John W. Mansfield; Directors or Trustees, Charles R. Ingersoll, Daniel Trowbridge, Minott A. Osborn, Lucius R. Finch, Amos F. Barnes, Jeremiah A. Bishop, Samuel Hemingway, Alfred Blackman, Charles Peterson, Horace J. Morton; Auditors, for Bank, Luzon B. Morris, Amos F. Barnes, Daniel Trowbridge; Auditors, for State, William S. Charnley, Benjamin C. Lum.

## CROMWELL DIME SAVINGS BANK.

S. P. POLLEY, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 47,946.00		
Loans on Personal Security, - - - - -	2,809.98		
<i>Investments.</i>			
Railroad Bonds:—			
Conn. Valley, - - - - -	905.83		
All other Assets, - - - - -	1,673.82		
Expenses, - - - - -	1,378.01		
Cash deposited in Bank or Trust Company, -	1,881.85		
Cash on hand, - - - - -	270.71		
Total Assets, - - - - -	\$ 56,866.20		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$56,071.18
Interest account, - - - - -	795.02
Total Liabilities, - - - - -	\$56,866.20

Number of open accounts January 1st, 1876, 276.  
 Number of accounts opened during the past year, 40.  
 Number of accounts closed during the past year, 31.  
 Amount deposited, including interest credited the past year, \$50,291.04.  
 Amount withdrawn the past year, \$45,967.85.  
 Amount of interest received the past year, \$3,208.41.  
 Amount of interest credited to depositors the past year, \$3,358.74.  
 Amount placed to surplus account for the past year. None.  
 Amount of State Tax paid last year, \$282.39.  
 Amount of United States Tax paid last year, \$98.57.  
 Total expenses, including salaries, last year, \$702.55.  
 Number of depositors to whom the Bank owes less than \$500, 243.  
 Total amount of same, \$9,372.80.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 17.  
 Total amount of same, \$26,081.53.  
 Number of depositors over \$3,000. Four.  
 Total amount of same, \$17,523.50.  
 Largest amount due a single depositor, \$5,703.68.  
 Increase of deposits the past year, \$4,323.19.  
 Rate per cent. of dividends to depositors last year, 7 per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876, \$94.83.  
 Amount of such paper which has been over-due six months, \$94.83.  
 Amount of assets on which no interest or income has been derived the past year, \$623.32.



CROMWELL DIME SAVINGS BANK.—*Continued.*

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Monthly.

When does your annual meeting occur for the choice of Directors or Trustees? October.

Average daily balance in Bank or Trust Company for past year, \$2,300.91.

Amount of interest received on same. None.

Where deposited? Middlesex County Bank, Middletown.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? Yes. [These loans have been paid since January 1, 1876.]

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, John Stevens; Vice-President, Buckley Edwards; Treasurer, S. P. Polley; Directors or Trustees, J. K. Sage, H. W. Stocking, A. G. Phelps, Elisha Stevens, Russell Frisbie, Richard Gay, L. S. Smith, Justis Candee, D. C. Tryon.

## CITY SAVINGS BANK OF MERIDEN.

CHARLES L. ROCKWELL, *Treasurer.*

Incorporated 1874.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	17,800.00	17,800.00	17,800.00
Loans to Town of Meriden, - - - -	16,000.00	16,000.00	16,000.00
<i>Investments.</i>			
Bank Stock:—			
First National Bank, West Meriden, - -	10,000.00	11,076.00	11,500.00
Cash on hand, - - - - -	3,550.87	3,550.87	3,550.87
Total Assets, - - - - - \$	47,350.87	48,426.87	48,850.87

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$46,859.04
Interest account, - - - - -	934.75
Surplus Fund, - - - - -	633.08
Total Liabilities, - - - - -	\$48,426.87

Number of open accounts January 1st, 1876, 273.

Number of accounts opened during the past year, 273.

Number of accounts closed during the past year, 47.

Amount deposited, including interest credited the past year, \$47,793.79.

Amount withdrawn the past year, \$7,927.53.

Amount of interest received the past year, \$2,003.75.

Amount of interest credited to depositors the past year, \$934.75.

Amount placed to surplus account for the past year, \$633.08.

Amount of State Tax paid last year, \$107.92.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$327.50.

Number of depositors to whom the Bank owes less than \$500, 249.

Total amount of same, \$26,009.85.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000. Five.

Total amount of same, \$5,650.

Number of depositors over \$3,000. One.

Total amount of same, \$4,000.

Largest amount due a single depositor, \$4,000.

Increase of Deposits the past year, \$47,793.79.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.



CITY SAVINGS BANK OF MERIDEN.—*Continued.*

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Yes.

When does your Annual meeting occur for the choice of Directors or Trustees? Yes.

Average daily balance in Bank or Trust Company for past year. About \$3,000.

Amount of interest received on same. None.

Where deposited? First National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Joel H. Guy; Treasurer, Charles L. Rockwell; Directors or Trustees, John D. Billard, W. H. Miller, George W. Smith, Seth J. Hall, E. D. Hall, Randolph Linsley, William Lewis, C. L. Upham, John C. Byxbee, John Tait, M. D., Ratcliffe Hicks, Jared R. Cook, John Evans, H. L. Schleiter; Auditors, D. S. Williams, Wallace A. Miles.

## DEEP RIVER SAVINGS BANK.

HENRY R. WOOSTER, *Treasurer.*

Incorporated 1851.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	231,865.00	231,865.00	231,865.00
Loans on Stocks and Bonds, - - - -	12,700.00	12,700.00	12,700.00
<i>Investments.</i>			
United States Bonds :—			
5-20s 1865, new, - - - - -	5,500.00	5,500.00	6,600.00
6s of 1881, - - - - -	3,000.00	3,000.00	3,690.00
Conn. State Bonds :— - - - -	1,000.00	1,000.00	1,000.00
Bonds of Cities in this State :—			
New London Water Fund Bonds, - - -	10,000.00	10,000.00	10,000.00
Bridgeport City Bonds, - - - - -	10,000.00	10,000.00	10,000.00
Bonds of Towns and Counties in this and other States :—			
Hartford Town Bonds, - - - - -	5,000.00	4,800.00	5,000.00
Saybrook “ - - - - -	16,000.00	16,000.00	16,000.00
Chester “ - - - - -	8,000.00	8,000.00	8,000.00
Town of Beloit, Wis., Bonds, - - - -	1,500.00	1,500.00	1,500.00
Bank Stocks :—			
87 shares Deep River National Bank, - -	8,700.00	8,700.00	11,745.00
20 “ Nat. Bank of Commerce, New York,	2,000.00	1,970.00	2,480.00
38 “ Continental Nat. Bank, “	3,800.00	3,800.00	3,344.00
25 “ Nat. Mech. Banking Asso'n, “	1,250.00	1,250.00	1,125.00
45 “ Fourth National Bank, “	4,500.00	4,500.00	4,410.00
20 “ Nat. Shoe and Leather Bank, “	2,000.00	2,000.00	3,000.00
28 “ Central National Bank, “	2,800.00	2,800.00	2,884.00
30 “ Ninth National Bank, “	3,000.00	3,000.00	2,400.00
30 “ St. Nicholas Nat. Bank, “	3,000.00	3,000.00	3,000.00
20 “ Amer. Exchange Nat. Bank, “	2,000.00	2,000.00	2,320.00
140 “ Mechanics Nat. Bank, “	3,500.00	4,694.62	4,900.00
70 “ Merchants Nat. Bank, “	3,500.00	4,134.37	4,200.00
12 “ Saybrook Nat. Bank, Essex, - -	1,200.00	1,200.00	1,572.00
6 “ Middlesex Co. Nat. B'k, Middletown,	600.00	678.00	678.00
20 “ First National Bank, “	2,000.00	2,000.00	2,000.00
Expenses, - - - - -	344.90	344.90	344.90
Cash deposited in Bank or Trust Company, -	3,181.17	3,181.17	3,181.17
Cash on hand, - - - - -	371.67	371.67	371.67
Total Assets, - - - - - \$	352,312.74	353,989.73	360,310.74

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$346,550.46
Interest account, - - - - -	2,658.60
Surplus Fund, - - - - -	4,780.67
Total Liabilities, - - - - -	\$353,989.73

Number of open accounts January 1st, 1876, 1,094.

Number of accounts opened during the past year, 112.

Number of accounts closed during the past year, 112.



DEEP RIVER SAVINGS BANK.—*Continued.*

- Amount deposited, including interest credited the past year, \$84,730.10.  
 Amount withdrawn the past year, \$58,998.15.  
 Amount of interest received the past year, \$24,892.52.  
 Amount of interest credited to depositors the past year, \$19,228.66.  
 Amount placed to surplus account for the past year, nothing.  
 Amount of State Tax paid last year, \$2,010.07.  
 Amount of United States Tax paid last year, \$250.44.  
 Total expenses, including salaries, last year, \$1,385.18.  
 Number of depositors to whom the Bank owes less than \$500, 894.  
 Total amount of same, \$102,056.34.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 83.  
 Total amount of same, \$127,075.01.  
 Number of depositors over \$3,000, 6.  
 Total amount of same, \$39,765.31.  
 Largest amount due a single depositor, \$12,341.02.  
 Increase of Deposits the past year, \$25,731.95.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? May and November.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.  
 What is the highest rate of interest received on such paper? Nothing.  
 Amount of over-due paper on hand January 1st, 1876, not any.  
 Amount of such paper which has been over-due six months, not any.  
 Amount of assets on which no interest or income has been derived the past year, \$1,050.  
 Amount of income from Real Estate owned by you the past year, nothing.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? A committee of three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Once a year.  
 When does your Annual meeting occur for the choice of Directors or Trustees? July.  
 Average daily balance in Bank or Trust Company for past year, \$9,086.00.  
 Amount of interest received on same, \$174.12.  
 Where deposited? Deep River National Bank.  
 Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Asa R. Shailer; Treasurer, Henry R. Wooster; Directors, Jos. Post, Asa R. Shailer, Arba H. Banning, Richard P. Spencer, Midian N. Griswold, W. F. Willcox, Milon Pratt; Auditors, Simeon H. Jennings, James A. Jones.

## DERBY SAVINGS BANK.

T. G. BIRDSEYE, *Treasurer.*

Incorporated 1846.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	924,808.74	924,808.74	924,808.74
Loans on Stocks and Bonds, - - - -	28,700.00	28,700.00	28,700.00
Loans on Personal Security, - - - -	6,400.00	6,400.00	6,400.00
<i>Investments.</i>			
United States Bonds:—			
'67s, - - - - -	120,000.00	119,300.00	144,000.00
'81s, - - - - -	12,000.00	12,000.00	14,520.00
Bonds of Towns and Counties in this and other States:—			
Town of Derby, - - - - -	24,200.00	24,200.00	24,200.00
Bonds of other Corporations in this and other States:—			
Sixth School District of Derby, Conn., -	20,000.00	20,000.00	20,000.00
Bank Stocks:—			
Citizens' National Bank, Waterbury, - -	4,000.00	3,560.00	4,600.00
Yale National Bank, New Haven, - - -	10,500.00	10,500.00	12,180.00
Birmingham National Bank, - - - -	17,800.00	19,715.00	24,030.00
Metropolitan " New York, - - - -	5,000.00	5,000.00	6,500.00
Union " " - - - -	3,000.00	3,510.00	3,900.00
Fourth " " - - - -	10,000.00	10,901.32	9,500.00
Second " New Haven, - - - -	2,500.00	3,650.00	3,650.00
Merchants' " " - - - -	1,450.00	1,769.00	1,769.00
New Haven County Bank, " - - - -	3,000.00	4,200.00	4,200.00
Bridgeport National Bank, Bridgeport, -	2,150.00	2,881.00	2,881.00
All other Assets:—			
Expenses, - - - - -	5,558.06	5,558.06	5,558.06
Cash deposited in Bank or Trust Company, -	32,353.90	32,353.90	32,353.90
Cash on hand, - - - - -	540.30	540.30	540.30
Total Assets, - - - - - \$	1,233,961.00	1,239,547.32	1,274,291.00

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,175,926.38
Interest Account, { - - - - -	58,034.62
Surplus Fund, { - - - - -	
Total Liabilities, - - - - -	\$1,233,961.00

Number of open accounts January 1st, 1876, 3,726.

Number of accounts opened during the past year, 458.

Number of accounts closed during the past year, 359.

Amount deposited, including interest credited the past year, \$283,243.68.

Amount withdrawn the past year, \$239,474.57.

Amount of interest received the past year, \$87,052.74.

Amount of interest credited to depositors the past year, \$66,205.59.

Amount placed to surplus account for the past year, \$6,827.45.



DERBY SAVINGS BANK.—*Continued.*

- Amount of State Tax paid last year, \$6,601.24.  
 Amount of United States Tax paid last year, \$755.87  
 Total expenses, including salaries, last year, \$10,969.55.  
 Number of depositors to whom the Bank owes less than \$500, 2,578.  
 Total amount of same, \$385,400.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 293.  
 Total amount of same, \$434,600.  
 Number of depositors over \$3,000, 35.  
 Total amount of same, \$149,800.  
 Largest amount due a single depositor, \$8,759.06.  
 Increase of Deposits the past year, \$42,767.96.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876. None.  
 Amount of such paper which has been over-due six months. None.  
 Amount of assets on which no interest or income has been derived the past year. None.  
 Amount of income from Real Estate owned by you the past year. None.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Twice per annum.  
 When does your annual meeting occur for the choice of Directors or Trustees? June 30th.  
 Average daily balance in Bank or Trust Company for past year. \$8,900.  
 Amount of interest received on same. None.  
 Where deposited? Birmingham National Bank.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Joseph Arnold; Vice-President, D. W. Plumb; Treasurer, Thaddeus G. Birdseye; Directors or Trustees, D. W. Plumb, Edward N. Shelton, Stephen N. Summers, Sidney A. Downs, William E. Downs, Clark N. Rogers, David Torance, Henry A. Nettleton; Auditors, William S. Brown, Charles C. Clark.

## DIME SAVINGS BANK OF HARTFORD.

N. B. STEVENS, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	648,997.00	648,997.00	648,997.00
Loans on Stocks and Bonds, - - - -	38,163.33	38,163.33	38,163.33
Loans on Personal Security, - - - -	14,608.43	14,608.43	14,608.43
<i>Investments.</i>			
United States Bonds:— - - - -	4,300.00	5,085.00	5,160.00
Conn. State Bonds:— - - - -	100.00	102.75	104.00
Bank Stocks:—			
7 shares Hartford National Bank, - - -	700.00	1,059.00	1,120.00
25 “ Phoenix Nat. Bank, Hartford, - -	2,500.00	3,756.25	4,000.00
77 “ Mercantile Nat. Bank, “ - - -	7,700.00	9,020.75	10,010.00
All other Assets, - - - - -	803.81	803.81	803.81
Expenses, - - - - -	1,475.40	1,475.40	1,475.40
Cash deposited in Bank or Trust Company, -	9,025.78	9,025.78	9,025.78
Cash on hand, - - - - -	9,982.47	9,982.47	9,982.47
Total Assets, - - - - - \$	738,356.22	742,079.97	743,450.22

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$721,657.91
Interest account, - - - - -	10,499.09
Surplus Fund, - - - - -	9,922.97
Total Liabilities, - - - - -	\$742,079.97

Number of open accounts January 1st, 1876, 8,691.

Number of accounts opened during the past year, 1,794.

Number of accounts closed during the past year, 1,285.

Amount deposited, including interest credited the past year, \$553,341.05.

Amount withdrawn the past year, \$428,454.41.

Amount of interest received the past year, net, \$46,926.51.

Amount of interest credited to depositors the past year, \$35,495.41.

Amount placed to surplus account for the past year, \$1,425.12.

Amount of State Tax paid last year, \$3,503.25.

Amount of United States Tax paid last year, \$349.75.

Total expenses, including salaries, last year, \$5,764.15.

Number of depositors to whom the Bank owes less than \$500, 8,217.

Total amount of same, \$342,133.51.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 133.

Total amount of same, \$205,157.13.

Number of depositors over \$3,000, 4.

Total amount of same, \$13,768.73.

Largest amount due a single depositor, \$4,120.

Increase of Deposits the past year, \$124,886.64.

Rate per cent of dividends to depositors last year, 6 per cent. per annum.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.



DIME SAVINGS BANK OF HARTFORD.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? 2.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? 3.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your Annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$6,582.02.

Amount of interest received on same, \$119.51.

Where deposited? Banks in Connecticut.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

**OFFICERS.**—President, Alfred E. Burr; Treasurer, N. B. Stevens; Directors or Trustees, Charles R. Chapman, Elisha Johnson, Frank W. Cheeney, Homer Blanchard, Nathaniel B. Stevens, Charles W. Cook, Charles A. Jewell, Samuel H. White, Alfred E. Burr, David A. Rood, Elisha A. Welch, Joseph Bishop, Henry T. Sperry, Horace Lord, Charles S. Davidson, William H. Goodrich, Byron Loomis, Jeffery O. Phelps, H. Sidney Hayden, Henry L. Holcomb, Roswell F. Blodgett.

## DIME SAVINGS BANK OF MIDDLETOWN.

C. A. NEWELL, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	67,301.53	67,301.53	67,301.53
Loans on Personal Security, - - - -	2,200.00	2,200.00	2,200.00
<i>Investments.</i>			
Bank Stocks:—			
30 shares Cent'l Nat'l Bank, Middletown, Ct.,	2,250.00	2,720.00	3,000.00
3 " Middlesex Co. Nat'l Bank, "	300.00	342.00	342.00
Taxes, - - - - -	230.10	230.10	230.10
All other Assets (Furniture and Fixtures), -	74.78	74.78	74.78
Expenses, - - - - -	186.20	186.20	186.20
Cash on hand, - - - - -	818.27	818.27	818.27
Total Assets, - - - - - \$	73,360.88	73,872.88	74,152.88

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$71,411.21
Interest account, - - - - -	2,461.67
Total Liabilities, - - - - -	\$73,872.88

Number of open accounts January 1st, 1876, 1,117.

Number of accounts opened during the past year, 137.

Number of accounts closed during the past year, 69.

Amount deposited, including interest credited the past year, \$22,224.

Amount withdrawn the past year, \$11,223.

Amount of interest received the past year, \$5,126.72.

Amount of interest credited to depositors the past year, \$3,606.19.

Amount placed to surplus account for the past year. Nothing.

Amount of State Tax paid last year, \$317.33.

Amount of United States Tax paid last year, \$97.61.

Total expenses, including salaries, last year, \$796.90.

Number of depositors to whom the Bank owes less than \$500, 1,091.

Total Amount of same, \$26,638.65.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 8.

Total amount of same, \$15,751.61.

Number of depositors over \$3,000, 5.

Total amount of same, \$22,537.44.

Largest amount due a single depositor, \$6,289.92.

Increase of deposits the past year, \$11,001.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January 15th and July 15th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.



DIME SAVINGS BANK OF MIDDLETOWN.—*Continued.*

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. \$2,400.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your Annual meeting occur for the choice of Directors or Trustees? Second Tuesday in July.

Average daily balance in Bank or Trust Company for past year, \$200.

Amount of interest received on same. None.

Where deposited? Middlesex County National Bank, Middletown, Conn.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Curtis Bacon; Treasurer, Charles A. Newell; Directors or Trustees, C. Bacon, W. T. Elmer, A. W. Bacon, C. B. Fagan, C. C. Hubbard, J. L. S. Roberts, N. V. Fagan, A. M. Colegrove, S. J. Starr, H. Southmayd, C. A. Newell, C. A. Pelton, J. S. Fairchild, A. R. Parshley, A. Newton, Julius Hotchkiss, G. M. Southmayd, J. S. Bailey, S. S. Allison, R. S. Hayes; Auditors, H. N. Rutley, H. H. Smith.

## DIME SAVINGS BANK OF NORWICH.

GEORGE D. COIT, *Treasurer.*

Incorporated 1869.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	716,545.00	716,545.00	716,545.00
Loans on Stocks and Bonds, - - - -	139,900.00	139,900.00	139,900.00
Loans on Personal Security, - - - -	34,300.00	34,300.00	34,300.00
Loans on City of Norwich, - - - -	40,000.00	40,000.00	40,000.00
<i>Investments.</i>			
United States Bonds:—			
Registered Bonds of 1867, - - - -	15,000.00	17,523.00	17,925.00
Railroad Bonds:—			
20 Louisiana & Missouri River R. R., - -	20,000.00	18,100.00	20,000.00
32 St. Louis, Jacksonville & Chicago R. R., -	32,000.00	29,280.00	32,000.00
Bonds of other Corporations in this and other States:—			
18 Red River Iron Manufacturing Co., guaranteed by Norwich men, - - - -	18,000.00	18,000.00	18,000.00
Bank Stocks:—			
50 shares Hanover Nat. Bank, New York, -	5,000.00	5,000.00	4,375.00
40 " Second " of Norwich, -	4,000.00	4,375.25	4,600.00
6 " Shetucket " " " -	600.00	630.00	654.00
All other Assets:—			
Tax account, - - - - -	3,414.92	3,414.92	3,414.92
Real Estate:—			
Banking House, - - - - -	12,697.03	12,697.03	12,697.03
Expenses, - - - - -	382.29	382.29	382.29
Cash deposited in Bank or Trust Company, -	10,231.77	10,231.77	10,231.77
Cash on hand, - - - - -	797.38	797.38	797.38
Total Assets, - - - - -	\$ 1,052,868.39	1,051,176.64	1,055,822.39

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,041,585.31
Interest account, - - - - -	9,591.33
Total Liabilities, - - - - -	\$1,051,176.64

Number of open accounts January 1st, 1876, 5,177.

Number of accounts opened during the past year, 775.

Number of accounts closed during the past year, 586.

Amount deposited, including interest credited the past year, \$358,163.13.

Amount withdrawn the past year, \$196,985.16.

Amount of interest received the past year, \$67,020.20.

Amount of interest credited to depositors the past year, \$54,397.45.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$5,825.94.

Amount of United States Tax paid last year, \$624.78.

Total expenses, including salaries, last year, \$2,799.42.

Number of depositors to whom the Bank owes less than \$500, 4,591.

Total amount of same, \$339,100.69.



DIME SAVINGS BANK OF NORWICH.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 263.

Total amount of same, \$374,075.00.

Number of depositors over \$3,000, 23.

Total amount of same, \$109,420.00.

Largest amount due a single depositor, \$16,063.00.

Increase of deposits the past year, \$161,177.97.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? May and November.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. \$26,000.00.

What is the highest rate of interest received on such paper? 8 per cent.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. Own only our Banking House.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three Directors of Second Nat. Bank of Norwich.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Four times a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in May.

Average daily balance in Bank or Trust Company for past year, \$8,800.00.

Amount of interest received on same, \$288.

Where deposited? Thames National Bank of Norwich.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, E. R. Thompson; Treasurer, George D. Coit; Directors or Trustees, H. H. Osgood, W. R. Austin, A. C. Hall, H. Whitaker, J. Burnet, W. C. Osgood, A. S. Bolles, G. A. Jones, C. T. Palmer, F. J. Leavens, W. R. Burnham, C. D. Browning; Auditors, S. B. Meech, A. S. Childs.

## DIME SAVINGS BANK OF THOMPSON.

HIRAM ARNOLD, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$	79,875.00	
Loans on Personal Security, - - - - -		60,434.57	
<i>Investments.</i>			
Bank Stock:—			
40 shares Thompson National Bank, - - -	4,000.00	4,728.00	
Expenses, - - - - -		284.44	
Cash deposited in Bank or Trust Company, -		8,107.69	
Total Assets, - - - - -	\$	153,429.70	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$144,596.50
Interest account, - - - - -	4,002.56
Surplus Fund, - - - - -	4,830.64
Total Liabilities, - - - - -	\$153,429.70

Number of open accounts January 1st, 1876, 393.

Number of accounts opened during the past year, 79.

Number of accounts closed during the past year, 40.

Amount deposited, including interest credited the past year, \$47,642.97.

Amount withdrawn the past year, \$16,252.48.

Amount of interest received the past year, \$10,567.71.

Amount of interest credited to depositors the past year, \$6,885.23.

Amount placed to surplus account for the past year, \$1,803.85.

Amount of State Tax paid last year, \$836.97.

Amount of United States Tax paid last year, \$41.36

Total expenses, including salaries, last year, \$878.44.

Number of depositors to whom the Bank owes less than \$500, 294.

Total amount of same, \$42,463.84.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 37.

Total amount of same, \$53,244.09.

Number of depositors over \$3,000. One.

Total amount of same, \$7,282.39.

Largest amount due a single depositor, \$7,282.39.

Increase of Deposits the past year, \$31,390.49.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? February and August.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. \$49,868.10.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$2,500.

Amount of income from Real Estate owned by you the past year. None.

DIME SAVINGS BANK OF THOMPSON.—*Continued.*

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Six.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? A loan committee of three sanction all loans.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? A loan committee of three sanction all loans.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Tuesday in July.

Average daily balance in Bank or Trust Company for past year, \$5,516.

Amount of interest received on same. None.

Where deposited? Thompson National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? State, Michigan; City of Grand Rapids; Amount, \$13,000; Mortgagors, Cady & Olney.

OFFICERS.—President, Stephen Crosby; Treasurer, Hiram Arnold; Directors or Trustees, Thomas D. Sayles, Jeremiah Olney, Lucius Briggs, Winthrop H. Ballard, James N. Kingsbury, George Flint, John M. Cunningham, Marcus F. Towne, Jerome F. Crosby, Joseph T. Crosby, Lemuel H. Blackman, James M. Munyan, Origen S. Bixby; Auditors, Rev. Robert Bennett, Stephen Ballard.



## DIME SAVINGS BANK OF WALLINGFORD.

EBENEZER H. IVES, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	39,185.00	39,185.00	39,185.00
Loans on Personal Security, - - - -	4,788.79		4,788.89
<i>Investments.</i>			
Cash on hand, - - - - -	992.87		
Total Assets, - - - - - \$	44,966.66		44,966.66

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$43,110.89
Interest account, - - - - -	1,112.31
Surplus Fund, - - - - -	558.87
All other Liabilities, - - - - -	184.59
Total Liabilities, - - - - -	\$44,966.66

Number of open accounts January 1st, 1876, 423.

Number of accounts opened during the past year, 115.

Number of accounts closed during the past year, 54.

Amount deposited, including interest credited the past year, \$26,676.75.

Amount withdrawn the past year, \$15,834.74.

Amount of interest received the past year, \$2,962.84.

Amount of interest credited to depositors the past year, \$1,782.62.

Amount placed to surplus account for the past year, \$558.87.

Amount of State Tax paid last year, \$179.82.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$253.87.

Number of depositors to whom the Bank owes less than \$500, 410.

Total amount of same, \$30,585.91.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 7.

Total amount of same, \$8,602.91.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$1,454.96.

Increase of deposits the past year, \$10,842.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

DIME SAVINGS BANK OF WALLINGFORD.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees. July.

Average daily balance in Bank or Trust Company for past year. None.

Amount of interest received on same. None.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Samuel Simpson; Vice-President and Treasurer, Ebenezer H. Ives; Directors or Trustees, Samuel Simpson, John Munson, Phineas T. Ives, Hezekiah Hall, William Elton, Matthew Harland, Thomas Pickford, Sec'y; Auditors, H. L. Hall, John Atwater, Joel Hall, Robert Cowles.

## DIME SAVINGS BANK OF WATERBURY.

GUERNSEY S. PARSONS, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$	348,310.00	
Loans on Stocks and Bonds, - - - - -		17,300.00	
Loans on Personal Security, - - - - -		15,271.94	
<i>Investments.</i>			
United States Bonds :—			
5-20s of 1868, - - - - -	6,000.00	7,185.00	7,185.00
Bonds of Cities in this State :—			
New Haven, - - - - -	3,000.00	3,105.00	3,150.00
Hartford, - - - - -	1,000.00	1,000.00	1,000.00
Bank Stocks :—			
Citizens' National Bank, - - - - -	3,500.00	4,400.00	4,400.00
Waterbury " - - - - -	3,500.00	5,050.00	5,250.00
Mercantile " - - - - -	7,000.00	8,674.50	9,100.00
Yale " - - - - -	10,000.00	11,852.00	12,100.00
Bridgeport " - - - - -	1,200.00	1,596.00	1,596.00
City " Hartford, - - - - -	2,900.00	3,047.00	3,047.00
Hurlbut " - - - - -	4,000.00	5,600.00	5,600.00
Shoe & Leather Nat. Bank, New York, - - - - -	2,500.00	3,745.00	3,750.00
Hartford National Bank, - - - - -	2,500.00	4,125.00	4,125.00
Merchants " - - - - -	750.00	945.00	945.00
New Haven Co. National Bank, - - - - -	1,500.00	2,250.00	2,250.00
Manufacturers & Merchants Bank, New York, - - - - -	1,680.00	1,680.00	1,680.00
Bristol National Bank, - - - - -	2,500.00	2,500.00	2,500.00
All other Assets :—			
Tax account, - - - - -		2,525.37	
Expense account, - - - - -		2,334.01	
Fixture account, - - - - -		500.00	
Cash on hand, - - - - -		25,866.85	
Total Assets, - - - - -	\$	478,862.67	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$463,943.48
Interest account, - - - - -	14,919.19
Total Liabilities, - - - - -	\$478,862.67

Number of open accounts January 1st, 1876, 2,507.

Number of accounts opened during the past year, 774.

Number of accounts closed during the past year, 677.

Amount deposited, including interest credited the past year, \$239,577.79.

Amount withdrawn the past year, \$137,341.65.

Amount of interest received the past year, \$32,216.47.

Amount of interest credited to depositors the past year, \$22,175.34.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$2,413.06.

Amount of United States Tax paid last year, \$247.12.



DIME SAVINGS BANK OF WATERBURY.—*Continued.*

Total expenses, including salaries, last year, \$4,747.07.

Number of depositors to whom the Bank owes less than \$500, 2,243.

Total amount of same, \$178,211.65.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 73.

Total amount of same, \$105,502.85.

Number of depositors over \$3,000. 11.

Total amount of same, \$53,752.09.

Largest amount due a single depositor, \$9,512.80.

Increase of deposits the past year, \$102,236.34.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$900.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in January.

Average daily balance in Bank or Trust Company for past year, \$7,686.00.

Amount of interest received on same, \$307.46.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Elisha Leavenworth; Treasurer, Guernsey S. Parsons; Directors, Henry C. Griggs, Merit Heminway, Theodore I. Driggs, Henry Merriman, Chas. W. Gillette, Frederick A. Spencer, George Pritchard, Edwin U. Lathrop; Auditors, Luzerne I. Munson, Irving H. Coe.

## DIME SAVINGS BANK OF WILLIMANTIC.

O. H. K. RISLEY, *Treasurer.*

Incorporated 1872.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 96,505.00	96,505.00	96,505.00
Loans on Personal Security, - - - - -	23,478.00	23,478.00	23,478.00
<i>Investments.</i>			
Bank Stocks :—			
12 shares Stafford National Bank, - - -	1,278.00	1,278.00	1,278.00
72 “ Merchants’ Loan and Trust Co., -	7,200.00	7,200.00	7,776.00
10 “ Rockville National Bank, - - -	1,025.00	1,025.00	1,040.00
9 “ National Exchange Bank, Hartford,	594.00	594.00	594.00
20 “ Uncas National Bank, Norwich, -	1,000.00	1,000.00	1,000.00
Furniture and Fixtures, - - - - -	47.00	47.00	47.00
Expenses, - - - - -	85.62	85.62	85.62
Cash deposited in Bank or Trust Company, -	12,446.38	12,446.38	12,446.38
Total Assets, - - - - -	\$ 143,659.00	143,659.00	144,250.00

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$138,739.78
Interest account, - - - - -	3,869.22
Surplus Fund, - - - - -	1,050.00
Total Liabilities, - - - - -	\$143,659.00

Number of open accounts January 1st, 1876, 1,266.

Number of accounts opened during the past year, 319.

Number of accounts closed during the past year, 226.

Amount deposited, including interest credited the past year, \$79,431.53.

Amount withdrawn the past year, \$29,774.98.

Amount of interest received the past year, \$10,335.62.

Amount of interest credited to depositors the past year, \$5,880.17.

Amount placed to surplus account for the past year, \$1,050.

Amount of State Tax paid last year, \$896.77.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$597.98.

Number of depositors to whom the Bank owes less than \$500, 1,234.

Total Amount of same, \$113,456.11.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 13.

Total amount of same, \$15,743.23.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$2,030.

Increase of deposits the past year, \$49,656.55.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

DIME SAVINGS BANK OF WILLIMANTIC.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your Annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$16,950.

Amount of interest received on same, \$966.87.

Where deposited? Merchants' Loan and Trust Co.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Silas F. Loomer; Treasurer, O. H. K. Risley; Directors or Trustees, S. F. Loomer, O. H. K. Risley, Moses Page, Ansel Arnold, John M. Hall; Auditors, W. H. Osborne, A. F. Fowler.



## EASTFORD SAVINGS BANK.

H. B. BURNHAM, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		27,948.32	
Loans on Personal Security, - - - -		18,978.71	
<i>Investments.</i>			
Bank Stocks :—			
Stafford National Bank, - - - -	3,000.00	3,080.00	3,180.00
Tax account, - - - -		635.95	
Expenses, since organization, - - - -		2,435.68	
Cash on hand, - - - -		914.07	
Total Assets, - - - - \$		54,042.73	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$50,970.54
Interest account, - - - -	3,072.19
Total Liabilities, - - - -	\$54,042.73

Number of open accounts January 1st, 1876, 323.

Number of accounts opened during the past year, 65.

Number of accounts closed during the past year, 54.

Amount deposited, including interest credited the past year, \$23,135.75.

Amount withdrawn the past year, \$15,754.56.

Amount of interest received the past year, \$3,156.81.

Amount of interest credited to depositors the past year, \$2,511.37.

Amount placed to surplus account for the past year, nothing.

Amount of State Tax paid last year, \$255.29.

Amount of United States Tax paid last year, \$9.13.

Total expenses, including salaries, last year, \$600.92.

Number of depositors to whom the Bank owes less than \$500, 296.

Total amount of same, \$28,503.93.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 4.

Total amount of same, \$6,622.73.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,702.59.

Increase of Deposits the past year, \$1,219.87.

Rate per cent. of dividends to depositors last year, 3 per cent. semi-annually.

When are dividends paid? October and April.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876, not any.

Amount of such paper which has been over-due six months, not any.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

EASTFORD SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your Annual meeting occur for the choice of Directors or Trustees? Last Monday in July.

Average daily balance in Bank or Trust Company for past year, none.

Amount of interest received on same, none.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Silas Preston; Vice-President and Att'y, Jared D. Richmond; Treasurer, H. B. Burnham; Secretary, H. H. Burnham; Directors or Trustees, J. H. Simmons, G. W. Olds, George Randall, George Bugbee, Oliver Bowen, N. P. Clark, J. H. Bullard, P. B. Sibley, Henry Davis, J. D. Barrows, Isaac Warren, Jairus Chapman, S. O. Bowen, Oscar Fisher, A. W. Kenyon, A. J. Bowen; Auditors, B. B. Dorsett, S. D. Bosworth.

## ESSEX SAVINGS BANK.

EDWARD W. REDFIELD, *Treasurer.*

Incorporated 1851.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	285,200.00	285,200.00	285,200.00
Loans on Stocks and Bonds, - - - -	30,630.00	30,630.00	30,630.00
Loans on Personal Security, - - - -	24,253.10	24,253.10	24,253.10
<i>Investments.</i>			
United States Bonds:—			
2 1881 Registered, 6 per cent., - - -	6,000.00	5,918.75	7,155.00
19 5-20 " " - - -	57,000.00	57,250.00	66,120.00
Bonds of Towns and Counties in this and other States:—			
25 Town of Essex, - - - - -	25,000.00	25,000.00	25,000.00
Bank Stocks:—			
56 shares Nat. Bank of Commerce, New York,	5,600.00	5,600.00	6,832.00
20 " Marine National Bank, "	1,000.00	1,000.00	900.00
30 " Am. Exchange Nat. Bank, "	3,000.00	3,257.50	3,480.00
11 " Continental " "	1,100.00	1,563.75	990.00
10 " Bank of America, " "	1,000.00	992.50	1,400.00
20 " National Park Bank, " "	2,000.00	2,062.50	2,520.00
30 " Chatham National Bank, " "	750.00	635.62	1,020.00
15 " Bank of New York, " "	1,500.00	1,507.50	1,950.00
30 " Union National Bank, " "	1,500.00	1,471.87	1,950.00
20 " Phoenix National Bank, Hartford, -	2,000.00	1,979.00	3,120.00
37 " Ninth " " New York,	3,700.00	3,800.00	2,960.00
16 " Second " " New Haven,	1,600.00	1,600.00	2,336.00
16 " Shoe & Leather Nat. B'k, New York,	1,600.00	1,900.00	2,320.00
24 " Dell. & Hudson Canal Co., - -	2,400.00	2,392.50	2,976.00
All other Assets, Safe, &c., - - - -	728.92	728.92	728.92
Real Estate, - - - - -	4,876.63	4,876.63	4,876.63
Cash deposited in Bank or Trust Company, -	18,108.47	18,108.47	18,108.47
Cash on hand, - - - - -	1,843.34	1,843.34	1,843.34
Total Assets, - - - - - \$	482,390.46	483,571.95	498,669.46

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$470,750.63
Surplus Fund, - - - - -	12,821.08
All other Liabilities, - - - - -	.24
Total Liabilities, - - - - -	\$483,571.95

Number of open accounts January 1st, 1876, 1,571.

Number of accounts opened during the past year, 168.

Number of accounts closed during the past year, 127.

Amount deposited, including interest credited the past year, \$104,456.70.

Amount withdrawn the past year, \$64,894.95.

Amount of interest received the past year, \$31,354.38.

Amount of interest credited to depositors the past year, \$25,855.57.

Amount placed to surplus account for the past year, \$426.57.

Amount of State Tax paid last year, \$2,920.93.



ESSEX SAVINGS BANK.—*Continued.*

Amount of United States Tax paid last year, \$44.69.

Total expenses, including salaries, last year, \$2,106.62.

Number of depositors to whom the Bank owes less than \$500, 1,296.

Total amount of same, \$149,961.99.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 99.

Total amount of same, \$160,398.94.

Number of depositors over \$3,000, 10.

Total amount of same, \$42,255.36.

Largest amount due a single depositor, \$7,077.58.

Increase of Deposits the past year, \$39,561.75.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$1,800.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your Annual meeting occur for the choice of Directors or Trustees? Fourth Monday in July.

Average daily balance in Bank or Trust Company for past year, \$8,219.59.

Amount of interest received on same, none.

Where deposited? Saybrook National Bank of Essex.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, James Phelps; Treasurer, Edward W. Redfield; Directors or Trustees, James Phelps, William H. Doane, Horace H. Starkey, Henry G. Smith, Joseph H. Tucker; Auditors, George Conklin, Henry Hayden.

## FAIRFIELD COUNTY SAVINGS BANK.

CHARLES H. STREET, *Treasurer.*

Incorporated 1874.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	70,125.00	70,125.00	70,125.00
Loans on Personal Security, - - - -	3,400.00	3,400.00	3,400.00
<i>Investments.</i>			
Loans to Corporations in this and other States:—			
Borough of Norwalk, \$8,300.00 } St. Paul's Church, 1,000.00 } - - - Schools, - - - 1,800.00 }	11,100.00	11,100.00	11,100.00
Bank Stocks:—			
40 shares Continental Bank, N. Y., \$4,000.00 } 100 " Phenix " " 2,000.00 } 10 " Bank of State of " 1,000.00 }	7,000.00	7,151.25	6,670.00
Expenses, - - - - -	112.75	112.75	112.75
Cash deposited in Bank or Trust Company, -	3,057.40	3,057.40	3,057.40
Total Assets, - - - - - \$	94,795.15	94,946.40	94,465.15

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$93,016.15
Interest account, - - - - -	1,930.25
Total Liabilities, - - - - -	\$94,946.40

Number of open accounts January 1st, 1876, 273.

Number of accounts opened during the past year, 223.

Number of accounts closed during the past year, 23.

Amount deposited, including interest credited the past year, \$92,605.94.

Amount withdrawn the past year, \$18,598.79.

Amount of interest received the past year, \$4,237.34.

Amount of interest credited to depositors the past year, \$2,180.73.

Amount placed to surplus account for the past year, new Bank.

Amount of State Tax paid last year, \$194.60.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$371.99.

Number of depositors to whom the Bank owes less than \$500, 196.

Total amount of same, \$26,914.95.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 37.

Total amount of same, \$39,837.38.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,060.90.

Increase of Deposits the past year, \$74,007.15.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

FAIRFIELD COUNTY SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once each year.

When does your annual meeting occur for the choice of Directors or Trustees? Fourth Wednesday in January.

Average daily balance in Bank or Trust Company for past year. About \$2,500.

Amount of interest received on same. None.

Where deposited? Fairfield Co. National Bank, Norwalk, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William K. James; Treasurer, Charles H. Street; Directors or Trustees, William K. James, Samuel Lynes, Thomas H. Morison, Joseph W. Hubbell, Martin S. Craw, Alfred H. Camp, Winfield S. Moody, Edward Merrill, Elbert Curtis; Auditors, Henry F. Guthrie, Lester S. Cole.



## FALLS VILLAGE SAVINGS BANK.

M. A. DEAN, *Treasurer.*

Incorporated 1854.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	266,511.56	266,511.56	266,511.56
Loans on Personal Security, {	111,504.72	111,504.72	111,504.72
Loans on Stocks and Bonds, }			
<i>Investments.</i>			
Bonds of Cities in other States :—			
Brooklyn Park Loan, 7 per cent, - - -	15,000.00	15,000.00	15,900.00
Railroad Stocks :—			
Housatonic Preferred, - - - - -	26,000.00	26,000.00	27,560.00
Bank Stocks :—			
National Iron Bank, - - - - -	12,125.00	12,125.00	15,125.00
Continental National Bank, - - - - -	6,200.00	6,200.00	5,500.00
Real Estate, - - - - -	12,178.47	12,178.47	12,178.47
Cash deposited in Bank or Trust Company, -	11,426.12	11,426.12	11,426.12
Cash on hand, - - - - -	13,552.81	13,552.81	13,552.81
Total Assets, - - - - -	\$ 474,498.68	474,498.68	479,258.68

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$470,025.29
Interest account, - - - - -	289.39
Surplus Fund, - - - - -	4,184.00
Total Liabilities, - - - - -	\$474,498.68

Number of open accounts January 1st, 1876, 1,114.

Number of accounts opened during the past year, 187.

Number of accounts closed during the past year, 235.

Amount deposited, including interest credited the past year, \$129,769.90

Amount withdrawn the past year, \$137,386.26.

Amount of interest received the past year, \$32,792.07.

Amount of interest credited to depositors the past year, \$26,881.85.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$331,784.00.

Amount of United States Tax paid last year, \$574.36.

Total expenses, including salaries, last year, \$1,728.63.

Number of depositors to whom the Bank owes less than \$500, 820.

Total amount of same, \$103,993.96.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 124.

Total amount of same, \$190,596.55.

Number of depositors over \$3,000. 12.

Total amount of same, \$53,541.95.

Largest amount due a single depositor, \$7,273.06.

Increase of Deposits the past year. Small decrease.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

FALLS VILLAGE SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, no.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, Banking House.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Directors give consent by signature.

How often are accounts thoroughly audited? 5 times each year.

When does your annual meeting occur for the choice of Directors or Trustees? September.

Average daily balance in Bank or Trust Company for past year, \$3,000.

Amount of interest received on same. None.

Where deposited? National Iron Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? Only one Director (Jan'y 2d,) and one note.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, \$2,000; State, Vermont; County, Bennington; City or Township, Manchester.

OFFICERS.—President, D. Brewster; Treasurer, M. A. Dean; Directors or Trustees, E. W. Spurr, W. H. Miner, O. M. Brinton, D. Brewster, James H. Barnum, W. J. Canfield.

## FARMERS &amp; MECHANICS SAVINGS BANK, MIDDLETOWN.

O. VINCENT COFFIN, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,320,794.09	1,320,794.09	1,320,794.09
Loans on Stocks and Bonds, - - - -	16,310.00	16,310.00	16,310.00
Loans on Personal Security, - - - -	20,700.00	20,700.00	20,700.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
New York County Bounty Fund, 6s, - -	10,000.00	10,000.00	10,000.00
Town of Middletown, Conn., 6s, - - -	267,000.00	267,000.00	267,000.00
“ “ “ “	51,000.00	51,000.00	52,520.00

## FALLS VILLAGE SAVINGS BANK.

FALLS VILLAGE, CONN., Jan'y 12, 1876.

HON. BANK COMMISSIONERS:

*Dear Sirs.*—Mr. W. J. Canfield has resigned his position as Trustee of this Bank. We now hold no paper drawn or guaranteed by any Director or officer of the Bank.

Yours very respectfully,

M. A. DEAN,

*Assistant Treasurer.*

Amount of interest received the past year, \$117,292.18.

Amount of interest credited to depositors the past year, \$110,925.72.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$8,587.45.

Amount of United States Tax paid last year, \$3,759.10.

Total expenses, including salaries, last year, \$6,553.58.

Number of depositors to whom the Bank owes less than \$500, 2,343.

Total amount of same, \$292,137.50.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 418.

Total amount of same, \$665,752.10.

Number of depositors over \$3,000, 109.

Total amount of same, \$543,726.39.

Largest amount due a single depositor, \$17,434.18.



FALLS VILLAGE SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, no.

What is the highest rate of interest received on such paper?

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, Banking House.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Directors give consent by signature.

How often are accounts thoroughly audited? 5 times each year.

When does your annual meeting occur for the choice of Directors or Trustees? September

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## FARMERS &amp; MECHANICS SAVINGS BANK, MIDDLETOWN.

O. VINCENT COFFIN, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,320,794.09	1,320,794.09	1,320,794.09
Loans on Stocks and Bonds, - - - -	16,310.00	16,310.00	16,310.00
Loans on Personal Security, - - - -	20,700.00	20,700.00	20,700.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
New York County Bounty Fund, 6s, - -	10,000.00	10,000.00	10,000.00
Town of Middletown, Conn., 6s, - - -	267,000.00	267,000.00	267,000.00
“ “ “ 7s, - - -	51,000.00	51,000.00	52,530.00
“ Portland, “ 7s, - - -	14,000.00	14,000.00	14,350.00
“ Chatham, “ 6s, - - -	37,000.00	37,000.00	37,000.00
“ Hebron, “ 6s, - - -	13,000.00	13,000.00	13,000.00
Bank Stocks:—			
10 shares Central Nat. Bank, Middletown, -	750.00	750.00	1,000.00
100 “ First “ “ -	10,000.00	10,000.00	10,400.00
50 “ Phenix “ New York, -	1,000.00	1,000.00	1,020.00
46 “ Shoe & Leather Nat. B'k, N. Y., -	4,600.00	4,600.00	6,900.00
100 “ Nat. Bank of Commerce, “ -	10,000.00	10,000.00	12,250.00
Real Estate, (owned through foreclosure,) -	10,755.22	10,755.22	14,755.22
Cash deposited in Bank or Trust Company, -	109,615.96	109,615.96	109,615.96
Cash on hand, - - - - -	6,575.98	6,575.98	6,575.98
Total Assets, - - - - \$	1,903,101.25	1,903,101.25	1,914,201.25

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,881,305.41
Interest account, - - - - -	21,795.84
Total Liabilities, - - - - -	\$1,903,101.25

Number of open accounts January 1st, 1876, 3,440.

Number of accounts opened during the past year, 263.

Number of accounts closed during the past year, 333.

Amount deposited, including interest credited the past year, \$323,271.74.

Amount withdrawn the past year, \$316,964.59.

Amount of interest received the past year, \$117,292.18.

Amount of interest credited to depositors the past year, \$110,925.72.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$8,587.45.

Amount of United States Tax paid last year, \$3,759.10.

Total expenses, including salaries, last year, \$6,553.58.

Number of depositors to whom the Bank owes less than \$500, 2,343.

Total amount of same, \$292,137.50.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 418.

Total amount of same, \$665,752.10.

Number of depositors over \$3,000, 109.

Total amount of same, \$543,726.39.

Largest amount due a single depositor, \$17,434.18.

FARMERS AND MECHANICS SAVINGS BANK OF MIDDLE-TOWN.—*Continued.*

Increase of deposits the past year, \$6,307.15.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? After February 10th and August 10th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$5,742.90.

Amount of income from Real Estate owned by you the past year, \$1,444.44.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five Directors.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? General accounts three times a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$108,524.00.

Amount of interest received on same, \$4,440.37.

Where deposited? Banks in Connecticut, \$108,524.00.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Benjamin Douglas; Treasurer, O. Vincent Coffin; Directors, Pres., B. Douglas, Vice-Pres., H. D. Hall, *ex-officios*. W. R. Galpin, A. G. Pease, A. B. Calef, S. C. Hubbard, J. G. Baldwin, J. Johnston, W. Woodward; Auditors, for the State, W. H. Burrows, H. F. Boardman; for the Bank, J. G. Baldwin, W. R. Galpin, A. B. Calef.



## FARMINGTON SAVINGS BANK.

JULIUS GAY, *Treasurer.*

Incorporated 1851.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,005,935.00	1,005,935.00	1,005,935.00
Loans on Stocks and Bonds, - - - -	4,400.00	4,400.00	4,400.00
Loans on Personal Security, - - - -	384,450.00	384,450.00	384,450.00
<i>Investments.</i>			
United States Bonds:—			
6s of 1881, - - - - -	40,000.00	40,000.00	48,000.00
5-20s of 1867, Coupons, - - - - -	30,000.00	30,000.00	35,700.00
Bonds of Cities in other States:—			
Toledo, - - - - -	7,500.00	7,125.00	7,500.00
Railroad Bonds:—			
Galena & Chicago, - - - - -	2,000.00	1,863.81	2,000.00
Railroad Stocks:—			
New Haven & Northampton, - - - -	1,000.00	550.00	550.00
Bank Stocks:—			
81 shares Charter Oak, Hartford, -	8,100.00	9,550.50	10,530.00
47 " Farmers & Mechanics, " -	4,700.00	5,375.50	6,110.00
130 " Exchange, " -	6,500.00	7,965.25	8,060.00
10 " Hartford, " -	1,000.00	1,481.50	1,600.00
50 " City, " -	5,000.00	5,502.75	5,450.00
40 " State, " -	4,000.00	5,191.00	4,800.00
52 " Phoenix, " -	5,200.00	7,110.00	8,112.00
10 " Mercantile, " -	1,000.00	1,100.00	1,270.00
20 " Ætna, " -	2,000.00	2,015.00	2,560.00
10 " First National, " -	1,000.00	824.00	1,400.00
100 " New Haven, New Haven, -	10,000.00	13,370.95	14,000.00
30 " Merchants, " -	1,500.00	1,680.00	1,800.00
30 " Meriden, Meriden, -	3,000.00	3,115.00	3,150.00
150 " Home, " -	15,000.00	15,587.00	15,750.00
33 " First National, " -	3,300.00	3,652.00	3,663.00
50 " New Britain, New Britain, -	5,000.00	5,660.00	5,750.00
160 " Merchants, New York, -	8,000.00	9,622.18	9,280.00
100 " Bank of Commerce, " -	10,000.00	12,360.51	11,600.00
100 " Amer. Exchange, " -	10,000.00	11,304.41	11,400.00
All other Assets:—			
Iron Safes and Furniture, - - - -	1,000.00	1,000.00	1,000.00
Real Estate:—			
Banking House, - - - - -	3,000.00	3,000.00	3,000.00
Cash deposited in Bank or Trust Company, -	9,141.68	9,141.68	9,141.68
Cash on hand, - - - - -	38,090.04	38,090.04	38,090.04
Total Assets, - - - - - \$	1,630,816.72	1,648,023.08	1,666,051.72

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,545,653.69
Interest account, - - - - -	60,163.03
Surplus Fund, - - - - -	25,000.00
Total Liabilities, - - - - -	\$1,630,816.72

FARMINGTON SAVINGS BANK.—*Continued.*

Number of open accounts January 1st, 1876, 2,911.  
 Number of accounts opened during the past year, 286.  
 Number of accounts closed during the past year, 220.  
 Amount deposited, including interest credited the past year, \$344,156.93.  
 Amount withdrawn the past year, \$229,950.33.  
 Amount of interest received the past year, \$132,702.18.  
 Amount of interest credited to depositors the past year, \$99,913.83.  
 Amount placed to surplus account for the past year, \$2,375.99.  
 Amount of State Tax paid last year, \$10,428.71.  
 Amount of United States Tax paid last year, \$4,003.05.  
 Total expenses, including salaries, last year, \$20,109.37.  
 Number of depositors to whom the Bank owes less than \$500, 2,434.  
 Total amount of same, \$481,403.77.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 380.  
 Total amount of same, \$604,381.36.  
 Number of depositors over \$3,000. 97.  
 Total amount of same, \$459,868.56.  
 Largest amount due a single depositor, \$15,958.26.  
 Increase of deposits the past year, \$114,206.60.  
 Rate per cent. of dividends to depositors last year, 3 per cent. in Jan'y, 4 per cent. in July.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876, none.  
 Amount of such paper which has been over-due six months, none.  
 Amount of assets on which no interest or income has been derived the past year, \$550.  
 Amount of income from Real Estate owned by you the past year. None.  
 What is the highest rate of interest received on loans made the past year. 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Four times each year.  
 When does your annual meeting occur for the choice of Directors or Trustees? Third Monday in January.  
 Average daily balance in Bank or Trust Company for past year, \$20,716.36.  
 Amount of interest received on same, \$890.43.  
 Where deposited? Union Trust Co., New York; State Bank, Hartford.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States?

List of Western Loans paid up since Jan. 1st, 1875, reported agreeably to instructions of Dec. 23. No new loans of this class made during the year 1875.

R. Doyle,	-	-	-	\$3,500	A. K. Bailey,	-	-	-	\$500
B. F. Laughlin,	-	-	-	2,000	David H. Jesse,	-	-	-	8,000
Geo. Bittleston,	-	-	-	1,500	A. J. Stroup,	-	-	-	5,000
Albert Felt,	-	-	-	1,000	Wm. H. Thomson,	-	-	-	500
John Ruby,	-	-	-	3,000	M. M. Bane,	-	-	-	5,000

FARMINGTON SAVINGS BANK.—*Continued.*

J. A. McClintock, - - - -	\$1,600	H. L. Hossack, - - - -	\$2,500
John W. Lease, - - - -	1,000	A. B. Minnuly, - - - -	2,500
L. Sproat, - - - -	1,000	J. B. Tuttle, - - - -	4,000
C. Stille, - - - -	600	B. Frost, - - - -	2,000
Thomas White, - - - -	2,000	C. Calkins, - - - -	1,000
G. Müller, - - - -	1,500	J. H. Morgan, - - - -	3,000
M. W. Smith, - - - -	1,000	J. A. Koplin, - - - -	2,500
W. C. Powell, - - - -	1,000	James Kirkpatrick, - - - -	1,000
L. W. Pomeroy, - - - -	1,000	R. McCoy, - - - -	2,000
Wm. Coughenom, - - - -	500	Enos Cain, - - - -	500
E. S. Nichols, - - - -	1,000	Ehme Bruns, - - - -	1,000
A. Schoene, - - - -	1,000	E. Van Steenberg, - - - -	1,500
Board of Education, - - - -	5,000	John A. Koplin, - - - -	2,500
D. Hauser, - - - -	1,000	J. F. Haxel, - - - -	4,000
L. Boyer, - - - -	500	J. W. Vickus, - - - -	1,500
J. A. Montelius, - - - -	1,000	W. N. & J. Wischait, - - - -	800
John Conknight, - - - -	1,000	U. Behrens, - - - -	1,500
M. S. Carey, - - - -	1,000	J. Darrough, - - - -	1,000
H. S. Sherwood, - - - -	2,000	Sam Walker, - - - -	1,500
A. M. Richards, - - - -	1,500	Michael Duensteir, - - - -	3,000
Gerd E. Jürgens, - - - -	1,000	R. Seaton, - - - -	1,000
John Logeman, - - - -	2,500		
			<hr/> \$100,000

OFFICERS.—President, William Gay; Treasurer, Julius Gay; Directors or Trustees, William Gay, Augustus Ward, W. M. Wadsworth, John S. Rice, Charles L. Whitman, Franklin Wheeler, Edward Norton, Edward L. Hart, Chauncey Deming; Auditors, Edmund B. Cowles, Erastus Gay.



## FREESTONE SAVINGS BANK OF PORTLAND.

WM. W. COE, *Treasurer.*

Incorporated 1865.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	340,206.00	340,206.00	340,206.00
Loans on Stocks and Bonds, - - - -	7,000.00	7,000.00	7,000.00
Loans on Personal Security, - - - -	2,650.00	2,650.00	2,650.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States :— - - - -	35,000.00	35,000.00	36,500.00
Bank Stock :—			
First National Bank, Portland, Ct., - -	4,500.00	4,700.00	5,400.00
First " Middletown, Ct., - -	5,000.00	5,000.00	5,500.00
Middlesex Co. " " - -	500.00	500.00	550.00
Continental " New York, - -	4,500.00	5,500.00	4,500.00
Bank of North America, " - -	4,000.00	4,200.00	4,000.00
Nassau Bank, " - -	7,100.00	7,400.00	7,350.00
Ninth National, " - -	3,000.00	3,000.00	3,000.00
Fourth " " - -	5,000.00	5,000.00	5,000.00
Shoe & Leather National, " - -	6,600.00	8,600.00	10,000.00
Central " " - -	6,600.00	9,700.00	6,000.00
All other Assets :—			
Safe, - - - -	500.00	500.00	500.00
Cash deposited in Bank or Trust Company, -	11,806.45	11,806.45	11,806.45
Total Assets, - - - - \$	443,962.45	450,762.45	449,962.45

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$438,553.10
Interest account, - - - - -	12,209.35
Total Liabilities, - - - - -	\$450,762.45

Number of open accounts January 1st, 1876, 1,013.

Number of accounts opened during the past year, 124.

Number of accounts closed during the past year, 137.

Amount deposited, including interest credited the past year, \$109,900.58.

Amount withdrawn the past year, \$118,553.94.

Amount of interest received the past year, \$29,925.31.

Amount of interest credited to depositors the past year, \$25,625.66.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$2,543.21.

Amount of United States Tax paid last year, \$616.75.

Total expenses, including salaries, last year, \$988.32.

Number of depositors to whom the Bank owes less than \$500, 812.

Total amount of same, \$123,259.51.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 93.

Total amount of same, \$88,848.33.

Number of depositors over \$3,000, 19.

Total amount of same, \$93,637.42.

FREESTONE SAVINGS BANK OF PORTLAND.—*Continued.*

Largest amount due a single depositor, \$7,482.34.

Decrease of deposits the past year, \$8,653.36.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? Feb. 10th and Aug. 10th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees. July.

Average daily balance in Bank or Trust Company for past year. \$3,000.

Amount of interest received on same. None.

Where deposited? First National Bank of Portland.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, S. Gildersleeve; Treasurer, Wm. W. Coe; Directors or Trustees, S. Gildersleeve, Geo. Stancliff, Chas. H. Sage, B. F. Brainerd, O. C. Buckland, Chas. H. Hall, F. A. Parker, W. W. Coe; Auditors, F. Gildersleeve, James G. Strong.

## GREENWICH SAVINGS BANK.

MARK BANKS, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$	76,615.00	
Loans on Stocks and Bonds, - - - - -	1,000.00	150.00	
Loans on Personal Security, - - - - -		4,926.00	
<i>Investments.</i>			
Bonds of Towns and Counties in this State:—			
Town of Greenwich, - - - - -		7,500.00	
Borough of Greenwich, - - - - -		2,000.00	
Bonds of Cities in other States:—			
Brooklyn City Water Loan, - - - - -	5,000.00	4,712.50	5,200.00
All other Assets:—			
Tax account, - - - - -		1,228.46	
Fixtures and Expense, - - - - -		5,483.70	
Cash deposited in Bank or Trust Company, {	16,110.18	18,079.44	
Cash on hand, - - - - - }	1,969.26		
Total Assets, - - - - -	\$	120,695.10	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$94,524.09
Interest Credited to Depositors, - - - - -	18,107.55
Balance Interest account, - - - - -	8,063.46
Total Liabilities, - - - - -	\$120,695.10

Number of open accounts January 1st, 1876, 463.

Number of accounts opened during the past year, 117.

Number of accounts closed during the past year, 116.

Amount deposited, including interest credited the past year, \$77,357.18.

Amount withdrawn the past year, \$65,809.72.

Amount of interest received the past year, \$7,423.72.

Amount of interest credited to depositors the past year, \$5,660.18.

Amount placed to surplus account for the past year. Nothing.

Amount of State Tax paid last year, \$583.54.

Amount of United States Tax paid last year, \$77.04.

Total expenses, including salaries, last year, (including Exchange act.,) \$1,218.96.

Number of depositors to whom the Bank owes less than \$500, 394.

Total Amount of same, \$41,085.02.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 24.

Total amount of same, \$38,405.16.

Number of depositors over \$3,000, One.

Total amount of same, \$3,582.93.

Largest amount due a single depositor, \$3,582.93.

Increase of deposits the past year, \$5,887.28.

Rate per cent. of dividends to depositors last year, 6 per cent.



GREENWICH SAVINGS BANK.—*Continued.*

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, \$4,501.

Amount of such paper which has been over-due six months, \$4,501.

Amount of assets on which no interest or income has been derived the past year, \$4,501.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two with Treasurer.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? January and July.

When does your Annual meeting occur for the choice of Directors or Trustees? First Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$9,198.01.

Amount of interest received on same, \$401.47.

Where deposited? Union Trust Co. of New York.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Robert M. Bruce; 1st Vice-President, Odell C. Knapp; 2d Vice-President, John Dayton; Secretary and Treasurer, Mark Banks; Directors or Trustees, Solomon Mead, William A. Howe, Samuel Mills, Benjamin Wright, Lyman Mead, E. C. Benedict, John G. Reynolds, Thomas A. Mead, Thomas Mayo, Willis H. Wilcox, Frank Shepard, Henry M. Benedict, Thomas Ritch, William R. Duntun.

## GROTON SAVINGS BANK, MYSTIC RIVER.

ABEL H. SIMMONS, *Treasurer.*

Incorporated 1854.

ASSETS, JANUARY 1st, 1876.	Par Value.*	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	424,050.93	424,050.93	424,050.93
<i>Investments.</i>			
Conn. State Bonds :—			
Untaxable, - - - - -	70,000.00	74,650.00	75,600.00
Bonds of Towns and Counties in this and other States :—			
Hartford, Conn., - - - - -	15,000.00	15,450.00	15,900.00
Essex, " - - - - -	10,000.00	10,000.00	10,300.00
Cromwell, " - - - - -	5,000.00	5,000.00	5,150.00
Groton Town Orders, untaxable, - - -	2,000.00	2,000.00	2,000.00
Bank Stocks :—			
40 shares Nat. Union Bank, New London,	4,000.00	4,071.75	4,160.00
30 " Nat. B'k of Commerce, "	3,000.00	3,225.00	3,220.00
116 " Mystic River Nat. Bank, - -	6,225.60	6,325.60	7,540.00
40 " Union Nat. Bank, New York,	2,000.00	2,000.00	2,800.00
20 " Corn Exchange, "	2,000.00	1,947.50	2,660.00
50 " Importers & Traders, "	5,000.00	5,000.00	9,525.00
50 " Nassau, "	5,000.00	5,144.00	5,150.00
50 " Hanover, "	5,000.00	5,234.25	4,350.00
50 " Fourth, "	5,000.00	5,034.62	4,650.00
38 " Continental, "	5,000.00	5,079.00	3,648.00
90 " Marine, "	15,000.00	15,000.00	11,250.00
50 " Pacific, "	2,500.00	2,690.00	4,275.00
50 " Central, "	5,000.00	5,506.88	3,200.00
80 " Merchants, St. Louis, - - -	5,000.00	4,940.76	4,080.00
14 " Mechanics, " - - -	1,300.00	1,300.00	1,400.00
8 " Exchange, " - - -	800.00	800.00	800.00
Real Estate, - - - - -	11,687.30	11,687.30	11,687.30
Expenses, - - - - -	386.00	386.00	386.00
Cash deposited in Bank or Trust Company, -	2,597.73	2,597.73	2,597.73
Total Assets, - - - - - \$	612,547.56	619,121.32	620,379.96

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$602,015.13
Interest account, - - - - -	8,342.35
Surplus Fund, - - - - -	2,190.08
Total Liabilities, - - - - -	\$612,547.56

Number of open accounts January 1st, 1876, 1,491.

Number of accounts opened during the past year, 128.

Number of accounts closed during the past year, 182.

Amount deposited, including interest credited the past year, \$110,910.46.

Amount withdrawn the past year, \$93,278.74.

Amount of interest received the past year, \$41,256.94.

\* Or as stands on our books.

GROTON SAVINGS BANK, MYSTIC RIVER.—*Continued.*

Amount of interest credited to depositors the past year, \$34,680.57.

Amount placed to surplus account for the past year, \$375.25.

Amount of State Tax paid last year, \$2,831.42.

Amount of United States Tax paid last year, \$712.43.

Total expenses, including salaries, last year, \$1,602 25.

Number of depositors to whom the Bank owes less than \$500, 1,121.

Total amount of same, \$140,420.44.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 137.

Total amount of same, \$222,811.59.

Number of depositors over \$3,000, 20.

Total amount of same, \$80,636.15.

Largest amount due a single depositor, \$7,455.83.

Increase of Deposits the past year, \$17,631.72.

Rate per cent. of dividends to depositors last year, two of 3 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$48,-950 00.

Amount of income from Real Estate owned by you the past year, \$278.16.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Yearly.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$3,606.53.

Amount of interest received on same, none.

Where deposited? Mystic River National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Henry B. Noyes; Treasurer, Abel H. Simmons; Directors or Trustees, Thomas S. Greenman, Henry K. Manwarring, Simon B. Bailey, Lemuel Clift, Abel H. Simmons; Auditors, F. M. Manning, John O. Fish.



## GUILFORD SAVINGS BANK.

BEVERLY MONROE, *Treasurer.*

Incorporated 1875.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 600.00		
Loans on Personal Security, - - - - -	1,200.00		
<i>Investments.</i>			
Cash on hand, - - - - -	3,116.42		
Total Assets, - - - - -	\$ 4,916.42		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$4,887.74
Interest account, - - - - -	28.68
Total Liabilities, - - - - -	\$4,916.42

Number of open accounts January 1st, 1876, 41.

Number of accounts opened during the past year, 41.

Number of accounts closed during the past year. None.

Amount deposited, including interest credited the past year, \$4,887.74.

Amount withdrawn the past year. None.

Amount of interest received the past year, \$28.68.

Amount of interest credited to depositors the past year. None.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year. None.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year. None.

Number of depositors to whom the Bank owes less than \$500, 36.

Total amount of same, \$2,287.74.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000. None.

Total amount of same. None.

Number of depositors over \$3,000. None.

Total amount of same. Nothing.

Largest amount due a single depositor, \$600.00.

Increase of Deposits the past year. None.

Rate per cent. of dividends to depositors last year. None.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$3,087.74.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

GUILFORD SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? None.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? None.

How often are accounts thoroughly audited? Once each year.

When does your annual meeting occur for the choice of Directors or Trustees? First Tuesday in October.

Average daily balance in Bank or Trust Company for past year. None.

Amount of interest received on same. None.

Where deposited? None.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edward R. Landon; Treasurer, Beverly Monroe; Directors or Trustees, Lewis R. Elliott, John W. Thompson, John Beattie, Henry M. Stannard, Christopher Spencer, John B. Wright, John R. Rossetter, Geo. Elliott, Samuel W. Dudley, John N. Chittenden, Rufus N. Leete, Samuel R. Crampton, Edward Griswold, Geo. Munger, Lynde Harrison, Heman C. Stone, Reuben L. Fowler, David Beach, Beverly Monroe, Edward F. Jones, A. B. Wildman, John Bishop, Chas. Griswold, Geo. Rose, Martin C. Bishop; Auditors, E. C. Bishop, Harris Pendleton, Jr.

## HIGGANUM SAVINGS BANK.

CORNELIUS BRAINARD, *Treasurer.*

Incorporated 1874.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	2,550.00	2,550.00	2,550.00
<i>Investments.</i>			
Bank Stocks :—			
20 shares Conn. Trust & Safe Deposit Co., -	2,000.00	2,005.00	2,005.00
5 “ U. S. Trust Co., Hartford, - -	500.00	500.00	500.00
All other Assets :—			
Stock and Fixtures, - - - - -	817.65	817.65	817.65
Cash on hand, - - - - -	697.94	697.94	697.94
Total Assets, - - - - - \$	6,565.59	6,570.59	6,570.59

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$6,357.50
Interest account, - - - - -	154.23
Surplus Fund, - - - - -	53.86
Total Liabilities, - - - - -	\$6,565.59

Number of open accounts January 1st, 1876, 101.

Number of accounts opened during the past year, 123.

Number of accounts closed during the past year, 22.

Amount deposited, including interest credited the past year, \$8,016.99.

Amount withdrawn the past year, \$1,659.49.

Amount of interest received the past year, \$300.75.

Amount of interest credited to depositors the past year, \$226.95.

Amount placed to surplus account for the past year, \$53.86.

Amount of State Tax paid last year, none.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$13.86.

Number of depositors to whom the Bank owes less than \$500, 120.

Total amount of same, \$4,762.79.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$2,646.45.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,601.00.

Increase of Deposits the past year, \$6,357.50.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? June 30th and Dec. 30th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876, not any.

Amount of such paper which has been over-due six months, not any.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent.



HIGGANUM SAVINGS BANK.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in August.

Average daily balance in Bank or Trust Company for past year, \$200.

Amount of interest received on same, none.

Where deposited? Middletown National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, E. P. Arnold; Treasurer, Cornelius Brainard; Directors or Trustees, James C. Walkley, Isaac Arnold, Cornelius Brainard, George M. Clark, E. P. Arnold, Orrin Freeman, Oscar F. Parker; Auditors, Clinton B. Davis, Clarence P. Bonfoey.

## JEWETT CITY SAVINGS BANK, OF GRISWOLD.

HENRY T. CROSBY, *Treasurer.*

Incorporated 1873.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	49,155.00	49,155.00	49,155.00
Loans on Stocks and Bonds, - - - -	300.00	300.00	300.00
Loans on Personal Security, - - - -	2,995.00	2,995.00	2,995.00
<i>Investments.</i>			
Bank Stocks:—			
86 shares Thames Nat. Bank, Norwich, Ct., -	8,600.00	11,335.00	11,524.00
70 " Second " " " -	7,000.00	8,086.00	8,086.00
Expenses and Taxes, Paid, - - - -		107.29	
Cash deposited in Bank or Trust Company, -	1,108.07	1,108.07	1,108.07
Cash on hand, - - - - -	1,864.14	1,864.14	1,864.14
Total Assets, - - - - - \$		74,954.50	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$72,512.87
Interest account, - - - - -	1,786.75
All other Liabilities, - - - - -	654.88
Total Liabilities, - - - - -	\$74,954.50

Number of open accounts January 1st, 1876, 326.

Number of accounts opened during the past year, 84.

Number of accounts closed during the past year, 43.

Amount deposited, including interest credited the past year, \$33,043.17.

Amount withdrawn the past year, \$13,440.72.

Amount of interest received the past year, \$4,736.78.

Amount of interest credited to depositors the past year, \$3,274.86.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$320.40.

Amount of United States Tax paid last year, \$26.31.

Total expenses, including salaries, last year, \$250.56.

Number of depositors to whom the Bank owes less than \$500, 287.

Total amount of same, \$22,280.25.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 23.

Total amount of same, \$36,632.06.

Number of depositors over \$3,000. One.

Total amount of same, \$3,191.62.

Largest amount due a single depositor, \$3,191.62.

Increase of Deposits the past year, \$19,190.45.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April 15th and October 15th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, no.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

JEWETT CITY SAVINGS BANK, OF GRISWOLD.—*Continued.*

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$573.14.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in July.

Average daily balance in Bank or Trust Company for past year, about \$350.

Amount of interest received on same. None.

Where deposited? Second National Bank of Norwich, Conn.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Hezekiah L. Reade; Treasurer, Henry T. Crosby; Directors or Trustees, A. C. Burnham, Phineas Boyle, Silas E. Sherman, W. A. Browning, J. A. Rockwell, Cornelius Murphy, William Soule, B. H. Browning, John R. Tracy, Francis S. Young, F. P. Partridge, Albert G. Brewster; Auditors, Shubael Meech, Horace H. Olin.



## LITCHFIELD SAVINGS SOCIETY.

HENRY R. COIT, *Treasurer.*

Incorporated 1850.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		389,605.00	
Loans on Stocks and Bonds, - - - -		25,300.00	
Loans on Personal Security, - - - -		22,725.00	
<i>Investments.</i>			
United States Bonds:— - - -	10,000.00	10,000.00	
Bonds of Cities in this State:—			
Hartford, - - - -	10,000.00	10,332.50	
Bonds of Towns and Counties in this and other States:—			
Town of Litchfield, - - - -	100,000.00	100,000.00	
“ Washington, - - - -	22,000.00	22,000.00	
“ Morris, - - - -	20,600.00	20,600.00	
“ Roxbury, - - - -	13,500.00	13,500.00	
“ Hartford, - - - -	21,000.00	21,025.00	
“ Hebron, - - - -	5,000.00	5,150.00	
Watertown, Conn., Town Orders, - -	26,000.00	26,000.00	
Railroad Bonds:—			
New York & Harlem, - - - -	2,000.00	2,000.00	
Bank Stocks:—			
Waterbury National Bank, - - - -	5,500.00	5,850.00	
Birmingham “ - - - -	1,000.00	1,000.00	
Citizens’ “ Waterbury, - - - -	12,000.00	12,070.00	
Mercantile “ Hartford, - - - -	2,500.00	2,500.00	
Phoenix “ “ - - - -	10,200.00	10,984.50	
Hartford “ “ - - - -	10,000.00	15,100.25	
Farmers & Mechanics Nat. Bank, Hartford, -	5,000.00	6,500.25	
National Bank of Commerce, New York, -	2,000.00	2,022.50	
“ Park Bank, “ - - - -	3,000.00	3,222.50	
“ Bank of Commonwealth, “ - - - -	2,000.00	1,600.00	
Amer. Exchange Nat. Bank, “ - - - -	2,000.00	2,132.50	
St. Nicholas “ “ - - - -	2,000.00	1,957.50	
Metropolitan “ “ - - - -	2,500.00	2,741.25	
Importers & Traders “ “ - - - -	2,000.00	2,127.50	
Mechanics “ “ - - - -	1,500.00	1,591.23	
National Bank of Republic, “ - - - -	3,000.00	2,977.50	
“ Union Bank, “ - - - -	2,500.00	2,526.25	
Fourth National Bank, “ - - - -	2,000.00	2,085.25	
Continental “ “ - - - -	2,500.00	2,505.00	
Cash deposited in Bank or Trust Company, -		30,985.93	
Total Assets, - - - - \$		780,717.41	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$743,977.49
Interest Account, { - - - -	
Surplus Fund, } - - - -	36,739.92
Total Liabilities, - - - -	\$780,717.41

LITCHFIELD SAVINGS SOCIETY.—*Continued.*

- Number of open accounts January 1st, 1876, 2,047.  
 Number of accounts opened during the past year, 197.  
 Number of accounts closed during the past year, 174.  
 Amount deposited, including interest credited the past year, \$101,335.64.  
 Amount withdrawn the past year, \$81,460.69.  
 Amount of interest received the past year, \$50,199.61.  
 Amount of interest credited to depositors the past year, \$42,025.40.  
 Amount placed to surplus account for the past year, \$1,893.75.  
 Amount of State Tax paid last year, \$3,772.88.  
 Amount of United States Tax paid last year, \$638.23.  
 Total expenses, including salaries, last year, \$1,859.35.  
 Number of depositors to whom the Bank owes less than \$500, 1,568.  
 Total amount of same, \$191,615.81.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 192.  
 Total amount of same, \$290,545.40.  
 Number of depositors over \$3,000, 16.  
 Total amount of same, \$73,516.28.  
 Largest amount due a single depositor, \$16,118.28.  
 Increase of deposits the past year, \$19,874.95.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876, none.  
 Amount of such paper which has been over-due six months, none.  
 Amount of assets on which no interest or income has been derived the past year, \$8,100.  
 Amount of income from Real Estate owned by you the past year. None.  
 What is the highest rate of interest received on loans made the past year. 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Twice each year.  
 When does your annual meeting occur for the choice of Directors or Trustees? Last Saturday in June.  
 Average daily balance in Bank or Trust Company for past year, \$9,620.16.  
 Amount of interest received on same, none.  
 Where deposited? In Connecticut.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edward W. Seymour; Treasurer, Henry R. Coit; Directors or Trustees, George C. Woodruff, Frederick D. McNeil, Jesse L. Judd, George M. Woodruff, William H. Braman; Auditors, Jesse L. Judd, Howard E. Gates, Chas. B. Andrews.

## MARINERS SAVINGS BANK.

JOHN E. DARROW, *Treasurer.*

Incorporated 1867.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	628,825.00	628,825.00	628,825.00
Loans on Stocks and Bonds, - - - -	79,000.00	79,000.00	79,000.00
Loans on Personal Security, - - - -	4,200.00	4,200.00	4,200.00
<i>Investments.</i>			
United States Bonds:—			
6s of 1881, Registered, - - - -	5,000.00	5,750.00	6,200.00
New 5 per cent. Funded Loan, - - - -	20,000.00	22,537.50	23,400.00
Bonds of other States:—			
Indiana 8 per cent., 1876, - - - -	5,000.00	5,000.00	5,000.00
Bonds of Cities in this State:—			
New London 7 per cent., (various issues,) -	84,000.00	84,705.00	88,200.00
Bonds of Towns and Counties in this and other States:—			
Town of Norfolk, 6 per cent. 1890, - -	15,000.00	15,187.50	15,187.50
Railroad Stocks:—			
New London Northern, - - - -	10,000.00	10,000.00	10,000.00
Bank Stock:—			
Central National, New York, - - - -	1,400.00	1,400.00	1,400.00
Continental “ “ - - - -	5,000.00	4,475.00	4,500.00
American Exchange, “ - - - -	10,000.00	11,610.00	11,500.00
Nat'l Bank of State of “ - - - -	10,000.00	11,218.00	10,500.00
Nat'l “ Commerce, New York, - - - -	10,000.00	11,700.00	12,000.00
Nat'l “ “ New London, - - - -	20,000.00	21,454.75	22,000.00
Union, New London, - - - -	10,000.00	10,538.75	10,800.00
Merchants, Norwich, - - - -	4,800.00	5,250.00	4,800.00
Norwich, “ - - - -	5,000.00	5,600.00	5,500.00
Expenses, - - - -	752.61	752.61	752.61
Cash deposited in Bank or Trust Company, -	43,000.00	43,000.00	43,000.00
Cash on hand, - - - -	2,493.93	2,493.00	2,493.93
Total Assets, - - - - \$	973,471.54	984,698.04	989,259.04

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$945,332.17
Interest account, - - - -	24,443.45
Surplus Fund, - - - -	14,922.42
Total Liabilities, - - - -	\$984,698.04

Number of open accounts January 1st, 1876, 1,995.

Number of accounts opened during the past year, 596.

Number of accounts closed during the past year, 240.

Amount deposited, including interest credited the past year, \$349,570.81.

Amount withdrawn the past year, \$163,244.62.

Amount of interest received the past year, \$65,998.99.

Amount of interest credited to depositors the past year, \$46,637.88.



MARINERS SAVINGS BANK.—*Continued.*

Amount placed to surplus account for the past year, \$4,503.84.

Amount of State Tax paid last year, \$4,846.77.

Amount of United States Tax paid last year, \$869.84.

Total expenses, including salaries, last year, \$1,949.85.

Number of depositors to whom the Bank owes less than \$500, 1400.

Total amount of same, \$197,023.26.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 260.

Total amount of same, \$380,673.42.

Number of depositors over \$3,000, 37.

Total amount of same, \$161,929.11.

Largest amount due a single depositor, \$13,029.39.

Increase of deposits the past year, \$186,326.19.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? March and September.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Five out of Fifteen.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times annually.

When does your annual meeting occur for the choice of Directors or Trustees. Last Wednesday of July.

Average daily balance in Bank or Trust Company for past year. \$31,417.22.

Amount of interest received on same, \$792.22.

Where deposited? National Bank of Commerce, New London.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Henry R. Bond; Treasurer, John E. Darrow; Directors or Trustees, Henry P. Haven, Julius T. Shepard, William H. Allen, Ebenezer Morgan, James Griswold, C. C. Comstock, Erasmus D. Avery, Samuel Green, William L. Peckham, Daniel Latham, Wm. H. Barns, Rial Chaney, Benj. Stark, J. W. Harris; Auditors, Herbert L. Crandall, George C. Packer.

## MECHANICS SAVINGS BANK OF HARTFORD.

WARD W. JACOBS, *Treasurer.*

Incorporated 1861.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 1,033,474.00	1,033,474.00	1,033,474.00
Loans on Stocks and Bonds, - - - -	22,050.00	22,050.00	22,050.00
Loans on Personal Security, - - - -	11,930.00	11,930.00	11,930.00
<i>Investments.</i>			
Bonds of Cities in other States:—			
Chicago City, Ill., 7 per cent., - - -	14,000.00	14,000.00	13,300.00
Toledo " Ohio, 7 3-10 per cent., - - -	17,000.00	17,000.00	17,000.00
Mattoon " Ill., 10 per cent., - - -	11,000.00	11,000.00	11,000.00
Bank Stocks:—			
150 shares Aetna National, Hartford,	15,000.00	15,000.00	18,000.00
350 " American National, "	17,500.00	17,500.00	22,750.00
150 " City " "	15,000.00	15,000.00	15,000.00
50 " Charter Oak " "	5,000.00	5,000.00	6,000.00
10 " Farmers & Mechanics Nat., " "	1,000.00	1,000.00	1,200.00
300 " First National, " "	30,000.00	30,000.00	39,000.00
100 " Mercantile National, " "	10,000.00	10,000.00	12,000.00
100 " First " Suffield, -	10,000.00	10,000.00	12,000.00
100 " Fourth " New York, -	10,000.00	10,000.00	8,800.00
100 " Metropolitan " " -	10,000.00	10,000.00	12,000.00
75 " German American, " -	7,500.00	7,500.00	5,625.00
50 " Corn Exchange, " -	5,000.00	5,000.00	6,000.00
50 " Nassau, " -	5,000.00	5,000.00	5,000.00
50 " National Park, " -	5,000.00	5,000.00	6,000.00
Cash deposited in Bank or Trust Company, -	46,039.05	46,039.05	46,039.05
Cash on hand, - - - - -	4,517.67	4,517.67	4,517.67
Total Assets, - - - -	\$ 1,306,010.72	1,306,010.72	1,328,685.72

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$1,264,286.76
Surplus Fund, - - - -	41,723.96
Total Liabilities, - - - -	\$1,306,010.72

Number of open accounts January 1st, 1876, 2,998.

Number of accounts opened during the past year, 777.

Number of accounts closed during the past year, 447.

Amount deposited, including interest credited the past year, \$481,949.50.

Amount withdrawn the past year, \$276,800.13.

Amount of interest received the past year, \$86,749.30.

Amount of interest credited to depositors the past year, \$65,331.12.

Amount placed to surplus account for the past year, \$7,329.78.

Amount of State Tax paid last year, \$6,403.60.

Amount of United States Tax paid last year, \$1,731.87.

Total expenses, including salaries, last year, \$6,056.65.

Number of depositors to whom the Bank owes less than \$500, 2,150.

Total amount of same, \$282,798.78.

MECHANICS SAVINGS BANK OF HARTFORD.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 348.

Total amount of same, \$525,314.22.

Number of depositors over \$3,000, 33.

Total amount of same, \$140,795.39.

Largest amount due a single depositor, \$8,715.63.

Increase of deposits the past year, \$205,149.37.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January 1st and July 1st.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice each year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$48,984.80.

Amount of interest received on same, \$2,541.50.

Where deposited? Charter Oak National Bank, Hartford.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George W. Moore; Treasurer, Ward W. Jacobs; Directors or Trustees, James P. Foster, George W. Moore, Daniel Phillips, Ralph H. Foster, Edward W. Parsons, James S. Tryon, Henry Pease, Frederick L. Gleason, Ward W. Jacobs, Hugh Harbison, Chas. L. Lincoln, George A. Fairfield, Edwin D. Tiffany, Leonard T. Wells, John G. Root, John S. Welles, Moses Scott, Edson Fessenden; Auditors, Jonathan B. Bunce, Charles S. Gillette.



# MECHANICS AND FARMERS SAVINGS BANK, EAST BRIDGEPORT.

L. S. CATLIN, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	6,700.00		
Loans on Personal Security, - - - -	4,741.00		
<i>Investments.</i>			
Safe and Office Furniture, - - - -	675.00		
Cash deposited in Bank or Trust Company, -	275.23		
Cash on hand, - - - -	619.16		
Total Assets, - - - - \$	13,610.39		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$12,948.36
Interest account, - - - - -	47.28
All other Liabilities, State tax due Jan. 20th, - - - - -	14.75
Total Liabilities, - - - - -	\$13,010.39

Number of open accounts January 1st, 1876, 264.

Number of accounts opened during the past year, 117.

Number of accounts closed during the past year, 63.

Amount deposited, including interest credited the past year, \$12,131.38.

Amount withdrawn the past year, \$6,899.11.

Amount of interest received the past year, \$645.01.

Amount of interest credited to depositors the past year, \$425.28.

Amount placed to surplus account for the past year. Nothing.

Amount of State Tax paid last year, \$40.79.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$188.28.

Number of depositors to whom the Bank owes less than \$500, 260.

Total Amount of same, \$8,499.32.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$2,843.20.

Number of depositors over \$3,000, None.

Total amount of same. Nothing.

Largest amount due a single depositor, \$1,775.

Increase of deposits the past year, \$5,232.27.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, \$1,855.33.

What is the highest rate of interest received on such paper? Seven.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$675.

MECHANICS AND FARMERS SAVINGS BANK, EAST  
BRIDGEPORT.—*Continued.*

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$344.67.

Amount of interest received on same. None.

Where deposited? Bridgeport Nat'l Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

. OFFICERS.—President, Geo. W. Hayes; Vice-Presidents, Andrew Burke, Geo. Lewis; Treasurer, L. S. Catlin; Directors or Trustees, David Wooster, S. C. Kingman, Isaac W. Smith, Geo. W. Peck, Z. Matson, Chauncey Morton, D. B. Lockwood, B. B. Plumb; Auditors, C. K. Bishop, Edward Toucey.

MECHANICS SAVINGS BANK OF WINSTED.

ELIAS E. GILMAN, *Treasurer.*

Incorporated 1875.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	7,665.00		
Loans on Personal Security, - - - -	3,183.69		
<i>Investments.</i>			
Expenses, - - - - -	185.42		
Cash deposited in Bank or Trust Company, -	1,838.05		
Cash on hand, - - - - -	213.25		
Total Assets, - - - - \$	13,085.41		

LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$12,797.61
Interest account, - - - - -	287.80
Total Liabilities, - - - - -	\$13,085.41

Number of open accounts January 1st, 1876, 67.  
Number of accounts opened during the past year, 68.  
Number of accounts closed during the past year. One.  
Amount deposited, including interest credited the past year, \$13,652.16.  
Amount withdrawn the past year, \$566.75  
Amount of interest received the past year, \$287.50.  
Amount of interest credited to depositors the past year, 135.04.  
Amount placed to surplus account for the past year. None.  
Amount of State Tax paid last year. None.  
Amount of United States Tax paid last year, None.  
Total expenses, including salaries, last year, \$185.42.  
Number of depositors to whom the Bank owes less than \$500, 58.  
Total amount of same, \$5,592.09.  
Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000. None.  
Total amount of same. None.  
Number of depositors over \$3,000. None.  
Total amount of same. Nothing.  
Largest amount due a single depositor, \$1,000.  
Increase of Deposits the past year. None.  
Rate per cent. of dividends to depositors last year. Six per cent.  
When are dividends paid? January and July.  
Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
What is the highest rate of interest received on such paper? None.  
Amount of over-due paper on hand January 1st, 1876. None.  
Amount of such paper which has been over-due six months. None.  
Amount of assets on which no interest or income has been derived the past year. None.  
Amount of income from Real Estate owned by you the past year. None.



MECHANICS SAVINGS BANK OF WINSTED.—*Continued.*

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Four.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? January and July.

When does your annual meeting occur for the choice of Directors or Trustees? Second Wednesday in July.

Average daily balance in Bank or Trust Company for past year. None.

Amount of interest received on same. None.

Where deposited? Hurlbut National Bank of Winsted.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Normand Adams; Treasurer, Elias E. Gilman; Directors or Trustees, William L. Gilbert, Harvey B. Steel, Joseph H. Norton, Chas. B. Hallett, Harvey L. Roberts; Auditors, Allen H. Norton, Luman C. Colt.

## MERIDEN SAVINGS BANK.

A. H. CURTIS, *Treasurer.*

Incorporated 1851.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 1,113,250.00	1,113,250.00	1,113,250.00
Loans on Personal Security, - - - - -	30,000.00	30,000.00	30,000.00
<i>Investments.</i>			
United States Bonds:— - - - -	27,500.00	27,500.00	33,550.00
Bonds of Towns and Counties in this and other States:—			
Meriden, - - - - -	4,000.00	3,980.00	4,000.00
Wallingford, - - - - -	1,100.00	1,040.00	1,100.00
Bank Stocks:—			
Meriden National, - - - - -	15,500.00	15,695.00	17,825.00
Home " - - - - -	22,200.00	22,200.00	25,530.00
First " West Meriden, - - - - -	38,400.00	38,400.00	44,160.00
Fourth " New York, - - - - -	3,000.00	3,000.00	2,850.00
New Britain National, - - - - -	9,000.00	9,000.00	10,350.00
Middlesex Co. " - - - - -	1,400.00	1,400.00	1,500.00
Real Estate, - - - - -	23,328.39	23,328.39	23,328.39
Cash deposited in Bank or Trust Company, -	50,000.00	50,000.00	50,000.00
Cash on hand, - - - - -	33,634.51	33,634.51	33,634.51
Total Assets, - - - - -	\$ 1,372,312.90	1,372,427.90	1,391,077.90

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,319,954.75
Interest account, - - - - -	38,412.78
Surplus Fund, - - - - -	14,060.37
Total Liabilities, - - - - -	\$1,372,427.90

Number of open accounts January 1st, 1876, 4,120.

Number of accounts opened during the past year, 625.

Number of accounts closed during the past year, 518.

Amount deposited, including interest credited the past year, \$389,135.15.

Amount withdrawn the past year, \$332,349.73.

Amount of interest received the past year, and Rents, \$92,388.88.

Amount of interest credited to depositors the past year, \$73,469.26.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, and Town, City, School, and Bank Commissioners, \$7,139.95.

Amount of United States Tax paid last year, \$1,239.40.

Total expenses, including salaries, last year, \$3,428.13.

Number of depositors to whom the Bank owes less than \$500, about 3,300.

Total amount of same, about \$380,000.00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

282.

Total amount of same, \$411,170.00.

Number of depositors over \$3,000, 44.

Total amount of same, \$178,197.00.

MERIDEN SAVINGS BANK.—*Continued.*

Largest amount due a single depositor, \$13,745.00.

Increase of Deposits the past year, none.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July 20th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$1,-975.00.

Amount of income from Real Estate, less Insurance and Repairs, owned by you the past year, \$1,720 and Bank rent.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times a year.

When does your Annual meeting occur for the choice of Directors or Trustees? •First Monday after 19th July.

Average daily balance in Bank or Trust Company for past year, \$15,000.

Amount of interest received on same, none.

Where deposited? Meriden and Home National Banks.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edwin E. Curtis; Treasurer, Asahel H. Curtis; Vice-Presidents, B. H. Catlin, Eli Butler, O. H. Platt, O. B. Arnold; Directors, Charles Parker, Albert Foster, Levi E. Coe, W. A. Reed, Geo. M. Howell, Geo. W. Lyon, E. D. Castelow, A. C. Markham, S. H. W. Yale; Auditors, O. B. Arnold, Levi E. Coe, Hiram A. Yale.



## MIDDLETOWN SAVINGS BANK.

DANIEL W. CAMP, *Treasurer.*

Incorporated 1825.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 4,211,314.45	4,211,314.45	4,211,314.45
Loans on Stocks and Bonds, - - - -	64,526.00	64,526.00	64,526.00
Loans on Personal Security, - - - -	52,154.88	52,154.88	52,154.00
<i>Investments.</i>			
United States Bonds:—			
1881 coupon, 6 per cent., - - - -	92,500.00	92,500.00	111,578.00
1867 “ “ - - - -	103,700.00	103,700.00	123,921.00
1867 registered, “ - - - -	100,000.00	119,062.50	119,500.00
1865 New issue registered, 6 per cent., - -	100,000.00	115,612.50	117,000.00
Bonds of Cities in this State:—			
Hartford 6 per cent., - - - -	5,000.00	5,000.00	5,000.00
Middletown “ - - - -	12,500.00	12,500.00	12,500.00
Middletown 7 per cent., - - - -	30,000.00	30,000.00	30,600.00
Bonds of Towns and Counties in this State:—			
Hartford 6 per cent., - - - -	200,000.00	186,000.00	212,000.00
New Haven “ - - - -	1,000.00	1,000.00	1,000.00
Middlefield “ - - - -	5,000.00	5,000.00	5,000.00
Portland “ - - - -	50,000.00	46,500.00	50,000.00
Portland 7 per cent., - - - -	13,600.00	12,910.00	14,280.00
New Britain “ - - - -	41,000.00	40,580.00	41,820.00
Wallingford “ - - - -	25,300.00	24,831.78	25,300.00
Middletown “ - - - -	53,100.00	50,352.00	55,755.00
Bonds of Cities in other States:—			
Dubuque 6 per cent., - - - -	11,500.00	11,500.00	11,500.00
Jersey City 7 per cent., - - - -	100,000.00	96,343.75	106,000.00
New York “ - - - -	21,000.00	21,551.25	23,100.00
Brooklyn “ - - - -	115,000.00	115,000.00	126,500.00
Railroad Bonds:—			
Naugatuck 7 per cent., - - - -	5,000.00	5,000.00	5,000.00
Pittsburgh, Ft. Wy., & Chi., “ - -	6,500.00	6,500.00	7,426.00
Sandusky, M. & Newark, “ - -	7,000.00	6,000.00	6,650.00
Great Western, 2d mortgage, “ - -	10,000.00	8,000.00	5,400.00
Railroad Stocks:—			
150 shares Sandusky, M. & Newark, - -	7,500.00	464.00	2,400.00
30 “ Housatonic preferred, - - -	3,000.00	3,000.00	3,000.00
79 “ Clev'd, Col., Cin. & Ind's, - -	7,900.00	6,475.00	4,740.00
63 “ New York, N. H. & Hartford, - -	6,300.00	7,800.00	9,166.00
Bank Stocks:—			
100 shares State of New York, New York,	10,000.00	10,000.00	10,500.00
260 “ American Exchange, “	26,000.00	27,000.00	30,160.00
150 “ Commerce, “	15,000.00	15,000.00	18,300.00
150 “ Park, “	20,000.00	20,000.00	26,800.00
79 “ North America, “	7,900.00	7,900.00	7,900.00
96 “ Merchants Exchange, “	4,800.00	6,000.00	5,040.00
100 “ Metropolitan, “	10,000.00	10,000.00	12,500.00
100 “ Nassau, “	10,000.00	10,000.00	10,300.00
35 “ Peoples, “	875.00	875.00	1,225.00
167 “ Shoe and Leather, “	16,700.00	16,700.00	25,050.00

MIDDLETOWN SAVINGS BANK.—*Continued.*

ASSETS, JANUARY 1st, 1876.				Par Value.	Cost.	Market Value.
<i>Investments.</i>						
Bank Stocks :—						
100	shares	St. Nicholas,	New York,	10,000.00	10,000.00	10,000.00
151	"	City,	Hartford,	15,100.00	15,351.00	16,459.00
51	"	Yale,	New Haven,	5,100.00	5,100.00	6,000.00
50	"	Meriden,	Meriden,	5,000.00	5,750.00	5,850.00
8	"	Thames,	Norwich,	800.00	800.00	975.00
122	"	Middlesex Co.,	City,	12,200.00	12,978.00	13,298.00
541	"	Middletown,	"	40,575.00	40,653.00	54,100.00
108	"	Central,	"	8,100.00	8,500.00	10,800.00
442	"	First National,	"	44,200.00	44,200.00	45,968.00
Miscellaneous Stocks :—						
Hartford Carpet Co., - - - - -				6,900.00	15,498.05	16,284.00
All other Assets, - - - - -				13,530.61	13,530.61	12,530.61
Real Estate :—						
Banking House, - - - - -				30,000.00	30,000.00	30,000.00
Owned through Foreclosure, - - - - -				36,008.07	36,008.07	36,008.07
Cash deposited in Banks, - - - - -				132,078.84	132,078.84	132,078.84
Cash on hand, - - - - -				12,781.17	12,781.17	12,781.17
Total Assets, - - - - -				\$ 5,955,044.02	5,967,881.85	6,116,039.02

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits,	-	-	-	-	-	-	-	-	-	\$5,891,372.87
Interest account, -	-	-	-	-	-	-	-	-	-	21,812.57
Surplus Fund, -	-	-	-	-	-	-	-	-	-	49,647.55
All other Liabilities, -	-	-	-	-	-	-	-	-	-	5,048.86
Total Liabilities, -	-	-	-	-	-	-	-	-	-	\$5,967,881.85

Number of open accounts January 1st, 1876, 9,436.

Number of accounts opened during the past year, 796.

Number of accounts closed during the past year, 903.

Amount deposited, including interest credited the past year, \$1,078,269.35.

Amount withdrawn the past year, \$836,360.02.

Amount of interest received the past year, \$396,230.16.

Amount of interest credited to depositors the past year, \$340,107.92.

Amount placed to surplus account for the past year, \$329.73.

Amount of State Tax paid last year, \$33,268.12.

Amount of United States Tax paid last year, \$11,997.36.

Total expenses, including salaries, last year, \$10,044.38.

Number of depositors to whom the Bank owes less than \$500, 6,756.

Total amount of same, \$1,022,971.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 971.

Total amount of same, \$1,675,934.

Number of depositors over \$3,000, 395.

Total amount of same, \$2,216,165.

Largest amount due a single depositor, \$34,549.56.

Increase of Deposits the past year, \$241,909.33.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? May and November 25th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, no.

What is the highest rate of interest received on such paper? None.

MIDDLETOWN SAVINGS BANK.—*Continued.*

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$8,000.

Amount of income from Real Estate owned by you the past year, \$461.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? First Monday in June.

Average daily balance in Bank or Trust Company for past year, \$201,705.

Amount of interest received on same, at 3 and 4 per cent., \$6,026.90.

Where deposited? Park, and Shoe & Leather Banks, Vermilye & Co., New York; First Nat'l, Middletown, Middlesex Co., and Central.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Two loans of \$4,000, each to a Joint Stock Company, (located and doing business in this State) with surety, are further secured by Mortgages of like amounts on improved Real Estate in New York City.

OFFICERS.—President, George W. Burr; Treasurer, Daniel W. Camp; Directors, Geo. W. Burr, John P. Bacon, Lot D. Van Sands, Wm. Southmayd, Charles A. Boardman, Elijah Ackley, Elijah H. Hubbard; Auditors, Henry H. Smith, Henry N. Ratty.



## MILFORD SAVINGS BANK.

PHINEAS S. BRISTOL, *Treasurer.*

Incorporated 1874.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	12,360.00		
<i>Investments.</i>			
All other Assets :—			
Iron Safe, - - - - -	97.00		
Cash deposited in Bank or Trust Company, -	968.41		
Cash on hand, - - - - -	186.61		
Total Assets, - - - - \$	13,612.02		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$13,140.56
Interest account, - - - - -	280.82
Surplus Fund, - - - - -	190.64
Total Liabilities, - - - - -	\$13,612.02

Number of open accounts January 1st, 1876, 161.

Number of accounts opened during the past year, 185.

Number of accounts closed during the past year, 24.

Amount deposited, including interest credited the past year, \$21,507.56.

Amount withdrawn the past year, \$8,367.00.

Amount of interest received the past year, \$676.16.

Amount of interest credited to depositors the past year, \$360.99.

Amount placed to surplus account for the past year, \$190.64.

Amount of State Tax paid last year, \$16.62.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$124.53.

Number of depositors to whom the Bank owes less than \$500, 158.

Total amount of same, \$9,706.66.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$2,640.16.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,511.19.

Increase of Deposits the past year, \$13,140.56.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? July and January 15th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876, not any.

Amount of such paper which has been over-due six months, not any.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, nothing.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

MILFORD SAVINGS BANK.—*Continued.*

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Tuesday in July.

Average daily balance in Bank or Trust Company for past year, \$650.75.

Amount of interest received on same, \$26.03.

Where deposited? Mechanics Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Isaac T. Rogers; Treasurer, Phineas S. Bristol; Directors or Trustees, Isaac T. Rogers, P. S. Bristol, John W. Fowler, S. B. Gunn, W. G. Mitchell, Henry C. Miles, L. N. Beardsley, Daniel Buckingham, Anon Clark, James T. Higby, A. A. Baldwin, Theodore Platt, and 10 others; Auditors, Wm. A. Bull, N. G. Pond.

## MOODUS SAVINGS BANK.

EUGENE W. CHAFFEE, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	62,070.00	62,070.00	62,070.00
Loans on Stocks and Bonds, - - - -	1,750.00	1,750.00	1,750.00
Loans on Personal Security, - - - -	2,450.00	2,450.00	2,450.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
East Haddam Town Orders, - - - -	4,000.00	4,000.00	4,000.00
Bank Stocks:—			
10 shares National Bank of New England, -	1,000.00	1,200.00	1,300.00
10 " First Nat. Bank of Portland, -	1,000.00	1,200.00	1,200.00
10 " Ninth " New York City, -	1,000.00	1,100.00	820.00
6 " Nat. Exchange Bank, Hartford, -	300.00	381.00	381.00
Cash deposited in Bank or Trust Company, -	3,288.31	3,288.31	3,288.31
Cash on hand, - - - -	277.16	277.16	277.16
Total Assets, - - - - \$	77,135.47	77,716.47	77,536.47

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$75,594.39
Interest account, - - - -	1,793.36
All other Liabilities, State Tax, &c., - - - -	328.72
Total Liabilities, - - - -	\$77,716.47

Number of open accounts January 1st, 1876, 463.

Number of accounts opened during the past year, 79.

Number of accounts closed during the past year, 57.

Amount deposited, including interest credited the past year, \$26,556.54.

Amount withdrawn the past year, \$15,538.48.

Amount of interest received the past year, \$4,918.81.

Amount of interest credited to depositors the past year, \$3,927.38.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$430.44.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$242.13.

Number of depositors to whom the Bank owes less than \$500, 418.

Total amount of same, \$36,630.97.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

14.

Total amount of same, \$17,919.38.

Number of depositors over \$3,000. None.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,877.40.

Increase of deposits the past year, \$11,018.06.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.



MOODUS SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$300 of secured loans, interest in arrears.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once by Auditors, and occasionally by Directors.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$1,940.00.

Amount of interest received on same, none.

Where deposited? Nat. Bank of New England, East Haddam.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes. State, Indiana; City, Columbus; Whole amount of issue, \$80,000; amount you hold, \$1,000; amount of improved city property, \$27,000; amount on farms or unimproved lots, \$53,000.

OFFICERS.—President, Chas. E. Brownell; Treasurer, Eugene W. Chaffee; Directors or Trustees, Amasa Day, Vice-President, Wm. H. Crowningshield, Wm. E. Cone, David S. Purple, Theodore Fuller, Wm. L. Fowler, Jr.; Auditors, Thomas Gross, Jr., Julius Attwood.

## NATIONAL SAVINGS BANK OF NEW HAVEN.

HOADLEY B. IVES, *Treasurer.*

Incorporated 1866.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	456,806.58	456,806.58	456,806.58
Loans on Stocks and Bonds, - - - -	7,300.00	7,300.00	7,300.00
Loans on Personal Security, - - - -	15,867.55	15,867.55	15,867.55
<i>Investments.</i>			
Bonds of Cities in this State:—			
New Haven City Bonds, - - - -	5,000.00	4,550.00	5,000.00
“ Guaranteed Bonds, - - - -	4,000.00	3,900.00	4,080.00
Bonds of other Corporations in this and other States:—			
New Haven Water Co's 7 per cent. Bonds, -	5,000.00	5,010.00	5,200.00
Bank Stocks:—			
Mechanics, New Haven, - - - -	780.00	1,066.25	1,066.25
Second National, “ - - - -	2,500.00	3,650.00	3,650.00
Merchants Nat., “ - - - -	8,650.00	10,770.50	10,770.50
Yale National, “ - - - -	11,100.00	13,300.50	13,300.50
Real Estate, - - - -	6,000.00	4,017.40	6,000.00
Cash deposited in Bank or Trust Company, -	25,766.90	25,766.90	25,766.90
Cash on hand, - - - -	4,791.56	4,791.56	4,791.56
Total Assets, - - - - \$	553,562.59	556,797.24	559,599.84

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$529,086.27
Interest account, - - - -	14,614.99
Surplus Fund, - - - -	13,095.98
Total Liabilities, - - - -	\$556,797.24

Number of open accounts January 1st, 1876, 1,455.

Number of accounts opened during the past year, 341.

Number of accounts closed during the past year, 332.

Amount deposited, including interest credited the past year, \$161,388.41.

Amount withdrawn the past year, \$155,661.07.

Amount of interest received the past year, \$37,476.63.

Amount of interest credited to depositors the past year, \$29,599.22.

Amount placed to surplus account for the past year, \$1,721.71.

Amount of State Tax paid last year, \$2,944.03.

Amount of United States Tax paid last year, \$601.48.

Total expenses, including salaries, last year, \$2,641.18.

Number of depositors to whom the Bank owes less than \$500, 1,103.

Total amount of same, \$179,818.14.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 97.

Total amount of same, \$153,110.22.

Number of depositors over \$3,000, 15.

Total amount of same, \$85,742.20.

Largest amount due a single depositor, \$14,665.38.

Increase of deposits the past year, \$5,727.34.

NATIONAL SAVINGS BANK, NEW HAVEN.—*Continued.*

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. \$145.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Loans are made by a loaning committee of three, who are annually elected by the Trustees.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees. First Wednesday of July.

Average daily balance in Bank or Trust Company for past year. \$15,606.50.

Amount of interest received on same, \$624.24.

Where deposited? Yale National Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? One of the officers had a small loan Jan. 1st, which was paid January 7th.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Charles Atwater; Vice-President, Maier Zunder; Treasurer, Hoadley B. Ives; Directors or Trustees, Charles Atwater, Hoadley B. Ives, W. W. Stone, Patrick Ward, Samuel Johnson, Geo. N. Watrous, Edward Downes, Cornelius Pierpont, John E. Earle, Sidney M. Stone, Benard Riley, Abner L. Train, W. E. Goodyear, Julius Twiss, J. H. Benham, Maier Zunder, Louis Feldman, Francis Donnely; Auditors, Chas. Shelton, Willis M. Anthony.



## NAUGATUCK SAVINGS BANK.

LUTHER S. PLATT, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$			22,485.00
Loans on Personal Security, - - - -			1,100.00
<i>Investments.</i>			
Cash deposited in Bank or Trust Company, -			547.00
Cash on hand, - - - - -			1,434.44
Total Assets, - - - - - \$			25,566.44

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$24,405.89
Interest account, - - - - -	669.39
Surplus Fund, - - - - -	491.16
Total Liabilities, - - - - -	\$25,566.44

Number of open accounts January 1st, 1876, 168.

Number of accounts opened during the past year, 52.

Number of accounts closed during the past year, 35.

Amount deposited, including interest credited the past year, \$10,521.67.

Amount withdrawn the past year, \$9,290.16.

Amount of interest received the past year, \$1,698.95.

Amount of interest credited to depositors the past year, \$1,403.75.

Amount placed to surplus account for the past year, \$130.73.

Amount of State Tax paid last year, \$114.88.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$103.60.

Number of depositors to whom the Bank owes less than \$500, 159.

Total amount of same, \$18,490.12.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000.

None.

Total amount of same. None.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$986.89.

Increase of deposits the past year, \$1,237.40.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? July and January.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, \$4,925.

What is the highest rate of interest received on such paper? 8 per cent. to July, and 7 per cent to Jan. 1st, 1876.

Amount of over-due paper on hand January 1st, 1876, \$1,000. (was paid Jan. 4th, '76.)

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. Nothing except cash on hand.

NAUGATUCK SAVINGS BANK.—*Continued.*

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? No.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$400.

Amount of interest received on same. None.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? No.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, John L. Isbell; Treasurer, Luther S. Platt; Directors or Trustees, John H. Whittemore, L. S. Platt, David Smith, B. B. Tuttle, John A. Peck; Auditors, L. D. Warner, C. A. Hotchkiss.

## NEW CANAAN SAVINGS BANK.

S. Y. ST. JOHN, *Treasurer.*

Incorporated 1859.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	190,252.03	190,252.03	190,252.03
Loans on Stocks and Bonds, - - - -	21,916.00	21,916.00	21,916.00
Loans on Personal Security, - - - -	56,150.00	56,150.00	56,150.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
New Canaan, - - - - -	5,000.00	5,000.00	5,050.00
Bonds of Cities in other States:—			
City of Brooklyn, N. Y., - - - - -	15,000.00	15,126.00	15,262.50
Bank Stocks:—			
First National, New Canaan, - - - -	20,000.00	20,000.00	22,000.00
Interest due and unpaid, - - - - -	13,188.95	13,188.95	13,188.95
Expenses, - - - - -	1,827.51	1,827.51	1,827.51
Cash deposited in Bank or Trust Company, -	2,816.37	2,816.37	2,816.37
Cash on hand, - - - - -	467.40	467.40	467.40
Total Assets, - - - - - \$	326,618.26	326,744.26	328,930.76

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$314,708.82
Interest account, - - - - -	11,313.00
Surplus Fund, - - - - -	596.44
Total Liabilities, - - - - -	\$326,618.26

Number of open accounts January 1st, 1876, 1,002.

Number of accounts opened during the past year, 129.

Number of accounts closed during the past year, 62.

Amount deposited, including interest credited the past year, \$87,809.00.

Amount withdrawn the past year, \$52,644.00.

Amount of interest received the past year, \$21,779.00.

Amount of interest credited to depositors the past year, \$17,434.00.

Amount placed to surplus account for the past year, \$550.

Amount of State Tax paid last year, \$1,998.00.

Amount of United States Tax paid last year, \$253.

Total expenses, including salaries, last year, \$1,521.

Number of depositors to whom the Bank owes less than \$500, 777.

Total amount of same, about \$88,042.00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

67.

Total amount of same, \$103,255.00.

Number of depositors over \$3,000, 10.

Total amount of same, \$36,917.00.

Largest amount due a single depositor, \$4,251.00.

Increase of Deposits the past year, \$34,711.00.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.



NEW CANAAN SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your Annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, nothing.

Amount of interest received on same, none.

Where deposited? First National Bank, New Canaan.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? Yes.\*

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Stephen Hoyt; Treasurer, S. Y. St. John; Directors or Trustees, Watts Comstock, Charles Benedict, S. H. Pardee, E. J. Richards, Wm. L. Waring, William St. John; Auditors, Augustus S. Dan, Geo. F. Lockwood.

\* Negotiations are pending for the correction of this violation, which we have not as yet been able to complete.

## NEW HARTFORD SAVINGS BANK.

E. M. CHAPIN, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		4,625.00	
Loans on Personal Security, - - - -		400.00	
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States :—			
Illinois, - - - - -		500.00	
All other Assets :—			
Unpaid interest, - - - - -		116.37	
Expenses, - - - - -		31.43	
Cash on hand, - - - - -		11.11	
Total Assets, - - - - - \$		5,683.91	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$5,266.51
Interest account, - - - - -	417.40
Total Liabilities, - - - - -	\$5,683.91

Number of open accounts January 1st, 1876, 63.

Number of accounts opened during the past year, 10.

Number of accounts closed during the past year, 6.

Amount deposited, including interest credited the past year, \$795.64.

Amount withdrawn the past year, \$996.16.

Amount of interest received the past year, \$469.70.

Amount of interest credited to depositors the past year, \$312.30.

Amount placed to surplus account for the past year. Nothing.

Amount of State Tax paid last year, \$31.43.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$31.43.

Number of depositors to whom the Bank owes less than \$500, 59.

Total Amount of same, \$2,356.54.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, None.

Total amount of same. None.

Number of depositors over \$3,000. None.

Total amount of same. Nothing.

Largest amount due a single depositor, \$1,003.22.

Increase of deposits the past year. None.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? 1st March and September.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

NEW HARTFORD SAVINGS BANK.—*Continued.*

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans?

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your Annual meeting occur for the choice of Directors or Trustees? September.

Average daily balance in Bank or Trust Company for past year,

Amount of interest received on same. None.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; County, Effingham; City or Township, Effingham; Amount of issue, \$500.

OFFICERS.—President, Fitch W. Burwell; Treasurer, E. M. Chapin; Directors or Trustees, Fitch W. Burwell, Seth K. Priest, D. B. Smith, R. R. Smith, E. M. Chapin; Auditors, Geo. W. Smith, O. S. Thompson.



## NEW HAVEN SAVINGS BANK.

STEPHEN D. PARDEE, *Treasurer.*

Incorporated 1838.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	3,488,401.79	3,488,401.79	3,488,401.79
Loans on Stocks and Bonds, - - - -	175,000.00	175,000.00	175,000.00
Loans on Personal Security, - - - -	9,425.00	9,425.00	9,425.00
<i>Investments.</i>			
United States Bonds:—			
5-20 Bonds of 1865, 1867, and 1868, - -	430,200.00	430,200.00	513,240.00
Bonds of Cities in this State:—			
Hartford City Bond, - - - -	1,000.00	920.00	1,000.00
Bonds of Towns and Counties in this and other States:—			
New Haven Town Bonds, - - - -	125,000.00	125,000.00	125,000.00
Portland " - - - -	50,000.00	50,000.00	50,000.00
Middletown " - - - -	75,000.00	75,000.00	75,000.00
Hartford " - - - -	21,000.00	19,950.00	21,000.00
Bonds of other Corporations in this and other States:—			
Wallingford School District Bonds, - -	6,000.00	6,000.00	6,000.00
New Haven Water Co. Bonds, - - - -	11,000.00	8,695.00	9,900.00
Bank Stocks:—			
350 shares Merchants National, New Haven,	17,500.00	17,500.00	21,000.00
40 " Tradesmens " "	4,000.00	4,000.00	6,400.00
137 " New Haven Co. Nat., "	1,370.00	1,370.00	1,918.00
20 " Waterbury National, - - - -	1,000.00	1,000.00	1,500.00
Taxes paid the past six months, including			
Bank Commissioners' salaries, - - - -	12,901.07	12,901.07	12,901.07
Insurance paid on mortgaged property, -	150.00	150.00	150.00
Real Estate, Banking House, - - - -	6,000.00	6,000.00	20,000.00
Expenses, - - - -	5,517.44	5,517.44	5,517.44
Cash deposited in Bank, and cash on hand, -	172,642.26	172,642.26	172,642.26
Total Assets, - - - - \$	4,613,107.56	4,609,672.56	4,715,995.56

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$4,253,829.46
Interest account, - - - -	149,177.83
Surplus Fund, - - - -	200,000.00
All other Liabilities, Profit and Loss, - - - -	6,665.27
Total Liabilities, - - - -	\$4,609,672.56

Number of open accounts January 1st, 1876, 12,620.

Number of accounts opened during the past year, 2,973.

Number of accounts closed during the past year, 1,953.

Amount deposited, including interest credited the past year, \$1,382,584 01.

Amount withdrawn the past year, \$1,043,951.56.

Amount of interest received the past year, \$284,639.29.

Amount of interest credited to depositors the past year, \$218,946.91.

Amount placed to surplus account for the past year, \$10,000.00.

NEW HAVEN SAVINGS BANK.—*Continued.*

Amount of State Tax paid last year, \$21,423.82.  
 Amount of United States Tax paid last year, \$3,058.75.  
 Total expenses, including salaries, last year, \$10,974.77.  
 Number of depositors to whom the Bank owes less than \$500, 9,883.  
 Total amount of same, \$1,125,877.46.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1,073.  
 Total amount of same, \$1,590,806.00.  
 Number of depositors over \$3,000, 108.  
 Total amount of same, \$459,486.00.  
 Number of deposits from \$500 to \$1,000, 1,556.  
 Amount of the same, \$1,077,660.00.  
 Largest amount due a single depositor, \$17,798.58.  
 Increase of Deposits the past year, \$338,632.45.  
 Rate per cent. of dividends to depositors last year. Six per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876. None.  
 Amount of such paper which has been over-due six months. None.  
 Amount of assets on which no interest or income has been derived the past year, \$41,700.00.  
 Amount of income from Real Estate owned by you the past year. None.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? At every half-years settlement.  
 When does your annual meeting occur for the choice of Directors or Trustees? 4th Wednesday in May.  
 Average daily balance in Bank or Trust Company for past year. We deposit and check daily at the City Bank, and the amount has varied from day to day so greatly that no average balance can be given.  
 Amount of interest received on same, \$1,535.76.  
 Where deposited? City Bank, New Haven.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? This Bank holds mortgages amounting to \$12,176.80 on property taken for debt in Brooklyn, N. Y., and sold on credit,—no others.

OFFICERS.—President, William Fitch; Vice-Presidents, Charles Robinson, Andrew L. Kidston, Matthew G. Elliot, Gardner Morse; Treasurer, Stephen D. Pardee; Directors, Charles Robinson, Andrew L. Kidston, Matthew G. Elliot, Gardner Morse, Henry J. Atwater, E. Huggins Bishop, George J. Brush, Henry L. Cannon, George W. Curtis, Wm. B. DeForest, David T. Hotchkiss, Stephen D. Pardee, John P. Tuttle, Henry D. White; Auditors, Charles Robinson, D. T. Hotchkiss, H. L. Cannon.



## NEW MILFORD SAVINGS BANK.

CHARLES RANDALL, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 331,307.39	331,307.39	331,307.39
Loans on Stocks and Bonds, - - - -	5,985.00	5,985.00	5,985.00
Loans on Personal Security, - - - -	56,436.58	56,436.58	56,436.58
<i>Investments.</i>			
United States Bonds:—			
Bonds of 1881, - - - -	14,000.00	14,856.00	17,360.00
Bonds of 1868, - - - -	16,000.00	16,040.00	19,080.00
Bonds of Cities in this State:—			
Borough of Danbury, - - - -	2,000.00	2,000.00	2,000.00
Bonds of Towns and Counties in this and other States:—			
New Milford, Conn., War 6 per cent., - -	1,100.00	1,045.00	1,100.00
New Milford, “ Town Hall 7 per cent., -	9,000.00	9,527.50	9,527.50
New Milford, “ Town note, “ -	10,000.00	10,000.00	10,000.00
Sharon, “ Town orders, - -	1,208.17	1,208.17	1,208.17
Bridgewater, “ Town notes, - -	3,853.57	3,853.57	3,853.57
New Haven, “ Town Bonds, - -	4,000.00	4,000.00	4,120.00
Hartford, “ Town Bonds, - -	3,000.00	3,000.00	3,000.00
Bank Stocks:—			
72 shares First National, New Milford, - -	7,200.00	8,180.00	9,360.00
70 “ Pequonnock, Bridgeport, - -	7,000.00	7,700.00	7,700.00
50 “ City, “ - -	5,000.00	5,690.00	6,500.00
30 “ Bridgeport, “ - -	1,500.00	2,008.00	2,100.00
Expenses, - - - -	1,001.28	1,001.28	1,001.28
Cash deposited in Bank or Trust Company, -	10,628.10	10,628.10	10,628.10
Cash on hand, - - - -	571.95	571.95	571.95
Total Assets, - - - -	\$ 490,792.04	495,038.54	502,839.54

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$468,548.06
Interest account, - - - -	9,047.44
Surplus Fund, - - - -	13,196.54
Total Liabilities, - - - -	\$490,792.04

Number of open accounts January 1st, 1876, 1,650.

Number of accounts opened during the past year, 395.

Number of accounts closed during the past year, 249.

Amount deposited, including interest credited the past year, \$197,920.51.

Amount withdrawn the past year, \$119,171.88.

Amount of interest received the past year, \$33,457.08.

Amount of interest credited to depositors the past year, \$23,814.93.

Amount placed to surplus account for the past year, \$3,000.

Amount of State Tax paid last year, \$2,540.50.

Amount of United States Tax paid last year, \$91.71.



NEW MILFORD SAVINGS BANK.—*Continued.*

Total expenses, including salaries, last year, \$4,945.25.

Number of depositors to whom the Bank owes less than \$500, 1,356.

Total amount of same, \$149,577.93.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 105

Total amount of same, \$163,303.52.

Number of depositors over \$3,000. Eight.

Total amount of same, \$33,266.54.

Largest amount due a single depositor, \$6,982.68.

Increase of Deposits the past year, \$78,748.63.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April 10th and Oct. 10th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, no.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, \$755.25.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$5,367.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once each year, in month of January.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year. In First National of New Milford, \$5,541.05. In Bank in New York, \$10,451.51.

Amount of interest received on same, \$250.86.

Where deposited? Importers & Traders Nat'l Bank, New York; First Nat'l Bank of New Milford, Conn.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, James Hine; Vice-President, R. E. Canfield; Treasurer, Chas. Randall; Directors or Trustees, John S. Turrill, Levi S. Knapp, Isaac B. Bristol, Wm. B. Greed, Van Rensselaer Giddings; Auditors, Stanly L. Warner, Chas. C. Noble.

## NEWTOWN SAVINGS BANK.

HENRY T. NICHOLS, *Treasurer.*

Incorporated 1855.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	167,035.27	167,035.27	167,035.27
Loans on Stocks and Bonds, - - - -	4,400.00	4,400.00	4,400.00
Loans on Personal Security, - - - -	33,104.68	33,104.68	33,104.68
<i>Investments.</i>			
United States Bonds:— - - - -	39,000.00	39,000.00	46,760.00
Bonds of Cities in other States:—			
Brooklyn City, - - - - -	1,000.00	1,000.00	1,000.00
Railroad Bonds:—			
Housatonic, \$500 } - - - - -	3,500.00	3,500.00	2,000.00
Mil. & St. Paul, 1,000 }			
Montclair, 2,000 }			
Bank Stocks:—			
Pequonnock National, Bridgeport, - - -	4,600.00	4,600.00	5,152.00
City " " - - - - -	3,100.00	3,100.00	4,247.00
Bridgeport " " - - - - -	1,050.00	1,050.00	1,407.00
Metropolitan " New York, - - - - -	2,000.00	2,000.00	2,600.00
Importers & Traders National, New York, -	2,000.00	2,000.00	3,940.00
Bank of State of New York, " - - - -	1,000.00	1,000.00	1,050.00
American Exchange, " - - - - -	1,000.00	1,000.00	1,160.00
Bank of Commerce, " - - - - -	2,000.00	2,000.00	2,400.00
Mechanics Banking Association, " - - -	500.00	500.00	450.00
Merchants Exchange, " - - - - -	800.00	800.00	840.00
Continental " - - - - -	800.00	800.00	680.00
All other Assets:—			
Premium account, - - - - -	451.39	451.39	451.39
Expenses, - - - - -	235.02	235.02	235.02
Cash deposited in Bank or Trust Company, -	12,226.22	12,226.22	12,226.22
Cash on hand, - - - - -	4,199.22	4,199.22	4,199.22
Total Assets, - - - - - \$	284,001.80	284,001.80	295,337.80

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$264,936.20
Interest account, - - - - -	5,144.20
Surplus Fund, - - - - -	8,591.35
Due on checks collected, - - - - -	4,753.55
Hatch & Foote, - - - - -	535.82
Reserve, - - - - -	40.68
Total Liabilities, - - - - -	\$284,001.80

Number of open accounts January 1st, 1876, 815.

Number of accounts opened during the past year, 150.

Number of accounts closed during the past year, 125.

Amount deposited, including interest credited the past year, \$118,509.94.

Amount withdrawn the past year, \$90,592.36.

NEWTOWN SAVINGS BANK.—*Continued.*

- Amount of interest received the past year, \$18,416.57.  
 Amount of interest credited to depositors the past year, \$14,466.45.  
 Amount placed to surplus account for the past year, \$1,509.62.  
 Amount of State Tax paid last year, \$1,633.77.  
 Amount of United States Tax paid last year, none.  
 Total expenses, including salaries, last year, and taxes, \$2,593.78.  
 Number of depositors to whom the Bank owes less than \$500, 628.  
 Total amount of same, \$72,135.89.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 69.  
 Total amount of same, \$103,525.23.  
 Number of depositors over \$3,000. 3.  
 Total amount of same, \$10,655.39.  
 Largest amount due a single depositor, \$3,747.64.  
 Increase of deposits the past year, \$27,917.58.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? April and October.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876, \$200.  
 Amount of such paper which has been over-due six months, \$200.  
 Amount of assets on which no interest or income has been derived the past year, \$2,000.  
 Amount of income from Real Estate owned by you the past year. None.  
 What is the highest rate of interest received on loans made the past year. 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Semi-annually.  
 When does your annual meeting occur for the choice of Directors or Trustees? In October.  
 Average daily balance in Bank or Trust Company for past year, \$7,032.00.  
 Amount of interest received on same, \$178.54.  
 Where deposited? Banks in New York, \$2,920; Banks in Connecticut, \$4,112.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Simeon B. Peck; Treasurer, Henry T. Nichols; Directors or Trustees, Chas. C. Warner, Henry Sanford, P. H. Skidmore, Simeon B. Peck, Aaron Sanford, Joseph Blackman, Wm. L. Terrill, Monroe Judson, John Judson, Chas. H. Peck, Hezekiah Peck, Philo Clarke, Abel Stillson, Smith P. Glover, Edwin Clarke, Henry T. Nichols; Auditors, L. B. Booth, Abel B. Prindle.



## NORWALK SAVINGS SOCIETY.

GEORGE E. MILLER, *Treasurer.*

Incorporated 1849.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,341,112.92	1,341,112.92	1,341,112.92
Loans on Stocks and Bonds, - - - -	155,720.00	155,720.00	155,720.00
Loans on Personal Security, - - - -	226,980.93	226,980.93	226,980.93
<i>Investments.</i>			
United States Bonds:—			
1881 Registered Bonds, - - - -	137,000.00	137,000.00	163,030.00
Bonds of Towns and Counties in this and other States:—			
Town of Norwalk War Bonds, - - - -	11,500.00	12,150.00	11,500.00
Bonds of Corporations in this and other States:—			
Borough of Norwalk Water Fund Bonds, -	77,500.00	77,500.00	81,375.00
Borough of Norwalk orders, - - - -	61,554.85	61,554.85	61,554.85
Bank Stock:—			
145 shares Nat'l Bank of Norwalk, - -	14,500.00	15,356.50	15,950.00
30 " " Pahquioque, - - - -	3,000.00	3,120.00	3,300.00
67 " Fairfield Co. National, - - - -	6,700.00	7,327.00	8,000.00
5 " First (Westp't) " - - - -	500.00	550.00	550.00
55 " Danbury " - - - -	5,500.00	5,830.00	7,150.00
45 " Market (N. Y.) " - - - -	4,500.00	4,670.00	5,350.00
40 " Metropolitan (N. Y.) Nat'l, - -	4,000.00	4,150.00	5,200.00
20 " Shoe & Leather " " - - - -	2,000.00	2,080.00	3,000.00
100 " Fourth " " - - - -	10,000.00	9,973.25	9,500.00
50 " German Ameri'n " " - - - -	5,000.00	5,109.88	4,000.00
Furniture and Fixtures, - - - -	4,616.61	4,616.61	4,616.61
All other Assets:—			
Interest past due, - - - -	18,058.13	18,058.13	18,058.13
Real Estate, - - - -	24,748.47	24,748.47	24,748.47
Cash deposited in Bank or Trust Company, -	62,875.42	62,875.42	65,875.42
Cash and Cash Items on hand, - - - -	3,807.65	3,807.65	3,807.65
Total Assets, - - - - \$	2,181,174.98	2,184,291.11	2,217,379.98

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$2,081,025.05
Interest account, - - - -	63,933.93
Surplus Fund, - - - -	39,332.13
Total Liabilities, - - - -	\$2,184,291.11

Number of open accounts January 1st, 1876, 4,766.

Number of accounts opened during the past year, 600.

Number of accounts closed during the past year, 573.

Amount deposited, including interest credited the past year, \$547,681.58.

Amount withdrawn the past year, \$484,068.11.

Amount of interest received the past year, \$148,686.83.

Amount of interest credited to depositors the past year, \$118,097.57.

NORWALK SAVINGS SOCIETY.—*Continued.*

Amount placed to surplus account for the past year. None.  
 Amount of State Tax paid last year, \$13,945.64.  
 Amount of United States Tax paid last year, \$1,830.57.  
 Total expenses, including salaries, last year, \$6,268.  
 Number of depositors to whom the Bank owes less than \$500, 4,395.  
 Total amount of same, about \$504,300.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, about 500.  
 Total amount of same, about \$781,400.  
 Number of depositors over \$3,000, 70.  
 Total amount of same, about \$305,600.  
 Largest amount due a single depositor, \$9,429.01.  
 Increase of Deposits the past year, \$63,613.47.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? January and July 10th.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Yes, perhaps \$25,000.  
 What is the highest rate of interest received on such paper? Nothing.  
 Amount of over-due paper on hand January 1st, 1876, \$9,145.  
 Amount of such paper which has been over-due six months, not any.  
 Amount of assets on which no interest or income has been derived the past year. Real Estate, \$35,285; Personal, \$4,000; Bank Stock, \$5,109.38.  
 Amount of income from Real Estate owned by you the past year, \$698.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Annually.  
 When does your annual meeting occur for the choice of Directors or Trustees? Fourth Wednesday in July.  
 Average daily balance in Bank or Trust Company for past year, \$31,000.  
 Amount of interest received on same, \$833.40.  
 Where deposited? Banks in New York, \$25,300; Banks in Connecticut, \$5,700.  
 Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William C. Street; Treasurer, George E. Miller; Directors or Trustees, William C. Street, Stephen Smith, Edward P. Weed, Samuel E. Olmstead, Robert B. Craufurd, George M. Holmes, William B. E. Lockwood, Asa Smith, George E. Miller; Auditors, Joseph F. Foote, Eugene L. Boyer.

## NORFOLK SAVINGS BANK.

JOS. N. COWLES, *Treasurer.*

Incorporated 1860.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	63,195.50	63,195.50	63,195.50
Loans on Personal Security, - - - -	9,245.07	9,245.07	9,245.07
<i>Investments.</i>			
United States Bonds:— - - - -	4,500.00	4,500.00	5,400.00
Bonds of Towns and Counties in this and other States:—			
North Canaan, \$7,000	15,200.00	14,950.00	15,500.00
Cromwell, 5,000			
Hartford, 3,000			
Norfolk, 200			
Bank Stocks:—			
Merchants, New York, - - - -	500.00	500.00	500.00
Real Estate:—			
Banking House, - - - - -	3,750.00	3,750.00	3,750.00
Uncollected Interest, - - - - -	896.29	896.29	896.29
Cash on hand, - - - - -	8,772.70	8,772.70	8,772.70
Total Assets, - - - - - \$	106,059.56	105,809.56	107,359.56

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$102,223.51
Surplus Fund, - - - - -	3,586.05
Total Liabilities, - - - - -	\$105,809.56

Number of open accounts January 1st, 1876, 516.

Number of accounts opened during the past year, 50.

Number of accounts closed during the past year, 31.

Amount deposited, including interest credited the past year, \$25,198.94.

Amount withdrawn the past year, \$21,250.21.

Amount of interest received the past year, \$7,370.91.

Amount of interest credited to depositors the past year, \$5,741.67.

Amount placed to surplus account for the past year, \$350.28.

Amount of State Tax paid last year, \$546.81.

Amount of United States Tax paid last year, \$11.41.

Total expenses, including salaries, last year, \$538.61.

Number of depositors to whom the Bank owes less than \$500, 490.

Total amount of same, \$64,560.00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 26.

Total amount of same, \$37,663.51.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,160.00.

Increase of deposits the past year, \$3,491.89.

Rate per cent. of dividends to depositors last year, 3 per cent.

When are dividends paid? January and July.



NORFOLK SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. \$120.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees. First Monday of July.

Average daily balance in Bank or Trust Company for past year. \$7,398.00.

Amount of interest received on same, \$120.00.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, \$11,000; State, Michigan; City, Detroit.

OFFICERS.—President, Robbins Battell; Treasurer, Joseph N. Cowles; Directors or Trustees, A. A. Spaulding, J. K. Shepard, F. E. Porter, Elizur Dowd, Erastus Burr, Plumb Brown, Abel Camp, H. J. Holt, Lyman Dunning; Auditors, R. I. Crissey, O. H. Wolcott.

## NORWICH SAVINGS BANK.

BENJ. HUNTINGTON, *Treasurer.*

Incorporated 1824.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	3,921,342.99	3,921,342.99	3,921,342.99
Loans on Stocks and Bonds, - - - -	507,258.52	507,258.52	507,258.52
Loans on Personal Security, - - - -	225,545.00	225,545.00	252,545.00
<i>Investments.</i>			
United States Bonds :—			
6s of 1881, Registered, - - - -	732,000.00	822,716.00	871,537.00
6s of 1881, Coupon, - - - -	368,000.00	413,359.00	441,627.00
Conn. State Bonds :—			
6 per cent., - - - -	404,500.00	404,500.00	404,500.00
Bonds of other States :—			
Ohio 6 per cent., - - - -	55,382.00	55,382.00	55,382.00
Bonds of Cities in this State :—			
Norwich, - - - -	227,000.00	227,000.00	231,000.00
New London, - - - -	39,000.00	39,000.00	39,000.00
Middletown, - - - -	8,000.00	8,000.00	8,000.00
Hartford, - - - -	25,000.00	25,000.00	25,000.00
Bonds of Towns and Counties in this and other States :—			
Norwich, - - - -	135,000.00	135,000.00	135,000.00
Borough of New Britain, - - - -	30,000.00	30,000.00	30,000.00
Town of Hartford, - - - -	100,000.00	100,000.00	100,000.00
“ Portland, - - - -	30,000.00	30,000.00	30,000.00
“ Chatham, - - - -	25,000.00	25,000.00	25,000.00
“ Preston, - - - -	43,500.00	43,000.00	43,500.00
“ Groton, - - - -	6,800.00	6,800.00	6,800.00
Bonds of Cities in other States :—			
Wheeling, W. Va., - - - -	12,000.00	10,200.00	10,200.00
Vergennes, Vt., - - - -	24,500.00	24,500.00	24,500.00
Railroad Bonds :—			
Cleveland, P. & Ashtabula, - - - -	10,000.00	10,000.00	10,000.00
Little Miami, - - - -	3,000.00	2,484.00	2,484.00
St. Louis, J. & Chicago, 7 per cent. 1st mort., - - - -	150,000.00	137,175.00	147,000.00
Bonds of other Corporations in this and other States :—			
Centre School Dist., Danbury, - - - -	10,500.00	10,500.00	10,500.00
Bank Stocks :—			
Thames National, Norwich, - - - -	50,000.00	50,000.00	65,000.00
Norwich “ “ - - - -	17,200.00	17,200.00	19,350.00
Merchants “ “ - - - -	25,200.00	25,200.00	26,800.00
First “ “ - - - -	21,600.00	21,600.00	22,700.00
National Bank of Commerce, New York, - - - -	6,500.00	6,500.00	7,695.00
Peoples National Bank, “ - - - -	5,000.00	5,000.00	6,850.00
Bank of the State of “ - - - -	5,000.00	5,000.00	5,225.00
Merchants National, “ - - - -	20,000.00	20,000.00	23,900.00
Hanover “ “ - - - -	5,000.00	5,000.00	5,000.00
Broadway “ “ - - - -	5,000.00	5,000.00	14,750.00
Metropolitan “ “ - - - -	10,000.00	10,000.00	14,000.00

NORWICH SAVINGS BANK.—*Continued.*

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Investments.</i>			
All other Assets, - - - - -	3,659.73	3,659.73	3,659.73
Real Estate:—			
Banking House, - - - - -	27,705.81	27,705.81	27,705.81
Expenses, - - - - -	740.22	740.22	740.22
Cash deposited in Bank or Trust Company, -	526,697.67	526,697.67	526,697.67
Cash on hand, - - - - -	10,334.75	10,334.75	10,334.75
Total Assets, - - - - -	\$ 7,832,966.69	7,953,900.69	8,085,584.69

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$7,750,466.69
Interest account, - - - - -	49,100.13
Surplus Fund, - - - - -	80,000.00
All other Liabilities, Profit and Loss, - - - - -	71,903.52
Interest adjustment acc't with Charter Oak Life Ins. Co.,	2,430.35
Total Liabilities, - - - - -	\$7,953,900.69

Number of open accounts January 1st, 1876, 12,291.

Number of accounts opened during the past year, 1,034.

Number of accounts closed during the past year, 1,339.

Amount deposited, including interest credited the past year, \$887,239.27.

Amount withdrawn the past year, \$629,078.85.

Amount of interest received the past year, \$463,055.62.

Amount of interest credited to depositors the past year, \$445,126.91.

Amount placed to surplus account for the past year, \$80,000.

Amount of State Tax paid last year, \$51,384.47.

Amount of United States Tax paid last year, \$9,002.71.

Total expenses, including salaries, last year, \$9,243.62.

Number of depositors to whom the Bank owes less than \$500, 8,007.

Total amount of same, \$1,253,923.38.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 1,879.

Total amount of same, \$2,867,783.04.

Number of depositors over \$3,000, 427.

Total amount of same, \$2,215,729.85

Largest amount due a single depositor, \$22,258.14.

Increase of deposits the past year, \$258,160.42.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three, the President or Vice-President being one.



NORWICH SAVINGS BANK.—*Continued.*

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Thrice annually.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$356,196.

Amount of interest received on same, \$11,469.55.

Where deposited? Thames, Norwich, Merchants and First National, of Norwich.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Charles Johnson; Treasurer, Benjamin Huntington; Directors or Trustees, Franklin Nichols, Lucius W. Carroll, Henry B. Tracy, Amos W. Prentice, John A. Robinson, David Gallup, John A. Morgan, Charles Osgood, John Brewster, John Mitchell, Hezekiah F. Rudd, Henry Larrabee, Charles Webb; Auditors, A. E. Wyman, Charles W. Gale.

## PEOPLES SAVINGS BANK, BRIDGEPORT.

EGBERT MARSH, *Treasurer.*

Incorporated 1860.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	730,649.00	730,649.00	730,649.00
Loans on Stocks and Bonds, - - - -	45,234.94	45,234.94	45,234.94
<i>Investments.</i>			
United States Bonds:—			
5-20s of 1868, - - - - -	45,000.00	45,000.00	53,100.00
6s of 1881, - - - - -	3,000.00	3,000.00	3,540.00
Bonds of Cities in this State:—			
Bridgeport City, - - - - -	158,500.00	158,500.00	165,375.00
Danbury Borough, - - - - -	19,000.00	19,000.00	19,950.00
Norwalk, - - - - -	50,000.00	50,000.00	52,500.00
Middletown, - - - - -	4,000.00	4,000.00	4,000.00
Bonds of Towns and Counties in this and other States:—			
Hartford Town, - - - - -	21,000.00	19,295.50	21,000.00
Bank Stocks:—			
City National, Bridgeport, - - - -	6,000.00	6,000.00	7,800.00
Ninth " New York, - - - - -	5,000.00	5,000.00	4,200.00
Dry Goods National, New York, - - -	5,000.00	5,000.00	5,000.00
Merchants Exchange, " - - - - -	1,600.00	1,600.00	1,900.00
All other Assets:—			
Insurance account, - - - - -	170.51	170.51	170.51
Real Estate, - - - - -	45,622.36	45,622.36	45,622.36
Cash deposited in Bank or Trust Company, -	24,724.81	24,724.81	24,724.81
Cash on hand, - - - - -	1,462.26	1,462.26	1,462.26
Total Assets, - - - - - \$		1,164,259.38	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,093,216.94
Interest account, - - - - -	37,209.08
Surplus Fund, - - - - -	33,833.36
Total Liabilities, - - - - -	\$1,164,259.38

Number of open accounts January 1st, 1876, 2,323.

Number of accounts opened during the past year, 352.

Number of accounts closed during the past year, 290.

Amount deposited, including interest credited the past year, \$324,613.24.

Amount withdrawn the past year, \$248,014.71.

Amount of interest received the past year, \$74,437.11.

Amount of interest credited to depositors the past year, \$59,564.38.

Amount placed to surplus account for the past year, net, \$4,102.

Amount of State Tax paid last year, \$6,779.49.

Amount of United States Tax paid last year, \$764.01.

Total expenses, including salaries, last year, \$3,314.37.

Number of depositors to whom the Bank owes less than \$500, 1,576.

Total amount of same, \$249,944.40.

PEOPLES SAVINGS BANK, BRIDGEPORT.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 269.

Total amount of same, \$416,586.85.

Number of depositors over \$3,000, 28.

Total amount of same, \$116,364.57.

Largest amount due a single depositor, \$8,314.17.

Increase of Deposits the past year, \$76,598.53.

Rate per cent. of dividends to depositors last year. Six per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, \$4,100.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once each year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$18,337.24.

Amount of interest received on same, \$3.30.

Where deposited? Ninth National Bank, New York; First Nat. Bank, Bridgeport.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George B. Waller; Treasurer, Egbert Marsh; Directors or Trustees, William G. Lineburgh, William E. Seeley, Samuel W. Baldwin, Stephen S. Booth, James Daskam, Smith P. Glover, Charles B. Hotchkiss, Elbert E. Hubbell, Daniel W. Kissam, Edward W. Marsh, Bradley Sanford, Russell Tomlinson; Auditors, I. B. Prindle, Alexander Hawley.



## PEOPLES SAVINGS BANK, ROCKVILLE.

E. S. HENRY, *Treasurer.*

Incorporated 1870.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$	93,786.83	
Loans on Personal Security, - - - - -		3,292.77	
<i>Investments.</i>			
Bank Stocks:—			
50 shares First National Bank, Rockville,		5,750.00	
78 “ Rockville “ “ -		8,580.00	
40 “ Stafford “ Stafford, -		4,240.00	
100 “ Tolland Co. “ Tolland, -		10,175.00	
9 “ City “ Hartford, -		944.00	
20 “ Ætna “ “ -		2,500.00	
18 “ First “ “ -		2,532.00	
5 “ Hartford Trust Co., - - - -		585.00	
Cash deposited in Bank or Trust Company, -		369.30	
Cash on hand, - - - - -		4,702.27	
Total Assets, - - - - -	\$	137,457.17	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$136,407.30
Interest account, - - - - -	1,049.87
Total Liabilities, - - - - -	\$137,457.17

Number of open accounts January 1st, 1876, 602.

Number of accounts opened during the past year, 161.

Number of accounts closed during the past year, 91.

Amount deposited, including interest credited the past year, \$71,110.66.

Amount withdrawn the past year, \$35,826.77.

Amount of interest received the past year, \$8,263.28.

Amount of interest credited to depositors the past year, \$6,763.94.

Amount placed to surplus account for the past year, \$257.98.

Amount of State Tax paid last year, \$637.98.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$603.38.

Number of depositors to whom the Bank owes less than \$500, 508.

Total amount of same, about \$49,992.20.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

31.

Total amount of same, \$42,206.79.

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$1,999.00.

Increase of Deposits the past year, \$35,283.89.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? July and January.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. Not any.

PEOPLES SAVINGS BANK, ROCKVILLE.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, nothing.

Amount of interest received on same, none.

Where deposited?

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, \$10,700; State, Illinois; County, Iroquois; City or Township, several.

OFFICERS.—President, George M. Paulk; Treasurer, E. S. Henry; Directors or Trustees, Geo. M. Paulk, Cyrus Winchell, E. S. Henry, Francis Keeney, W. R. Orcutt, Dwight Marcy, A. McKinney, Frederick Walker, Geo. H. Kingsbury, Trumbull Newcomb, R. G. Holt; Auditors, Gelon W. West, Frank Grant.

## PUTNAM SAVINGS BANK.

JOSEPH LIPPITT, *Treasurer.*

Incorporated 1862.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	661,298.50	661,298.50	661,298.50
Loans on Stocks and Bonds, - - - -	40,089.81	40,089.81	40,089.81
Loans on Personal Security, - - - -	115,518.00	115,518.00	115,518.00
<i>Investments.</i>			
United States Bonds:—			
Registered 6s, 1881, - - - - -	60,000.00	72,290.00	72,290.00
Coupon 6s, 1881, - - - - -	500.00	594.37	594.37
Coupon 5.20, 1868, - - - - -	500.00	600.00	600.00
Bonds of Towns and Counties in this and other States:—			
Portland Town Bonds, - - - - -	30,000.00	30,000.00	30,000.00
Railroad Bonds:—			
Peoria & Oquaka, secured by Ill's Central, -	10,000.00	10,000.00	10,000.00
Bank Stocks:—			
Norwich National, Norwich, - - - -	10,600.00	10,600.00	11,872.00
Thames " " - - - -	10,000.00	10,000.00	12,500.00
Uncas " " - - - -	12,500.00	12,500.00	12,500.00
First " " - - - -	5,000.00	5,000.00	5,000.00
Hanover " New York, - - - -	10,000.00	10,000.00	9,000.00
Central " " - - - -	6,700.00	6,700.00	6,700.00
Continental " " - - - -	82,00.00	8,200.00	7,380.00
Ninth " " - - - -	4,500.00	4,500.00	3,825.00
Fourth " " - - - -	10,000.00	10,000.00	9,500.00
Americ'n Ex. " " - - - -	10,400.00	10,400.00	11,960.00
Tolland Co. " Tolland, - - - -	5,000.00	5,000.00	5,000.00
Thompson " Thompson, - - - -	2,300.00	2,300.00	2,714.00
Stafford " Stafford Springs, - - - -	7,000.00	7,000.00	7,700.00
City " Hartford, - - - -	500.00	500.00	545.00
First " Putnam, - - - -	13,800.00	13,800.00	17,250.00
All other Assets:—			
Insurance account, - - - - -	107.95	107.95	107.95
Furniture and Fixtures, - - - - -	4,503.92	4,503.92	4,503.92
Expenses, - - - - -	29.02	29.02	20.02
Cash deposited in Bank or Trust Company, -	6,783.64	6,783.64	6,783.64
Cash on hand, - - - - -	15,733.53	15,733.53	15,733.53
Total Assets, - - - - \$	1,061,564.37	1,074,048.74	1,080,994.74

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,059,615.69
Interest account, - - - - -	14,433.05
Total Liabilities, - - - - -	\$1,074,048.74

Number of open accounts January 1st, 1876, 3,283.

Number of accounts opened during the past year, 570.

Number of accounts closed during the past year, 530.



NORWICH SAVINGS BANK.—*Continued.*

- Amount deposited, including interest credited the past year, \$310,746.16.  
 Amount withdrawn the past year, \$295,433.08.  
 Amount of interest received the past year, \$66,144.13.  
 Amount of interest credited to depositors the past year, \$60,253.38.  
 Amount placed to surplus account for the past year. Nothing.  
 Amount of State Tax paid last year, \$6,598.52.  
 Amount of United States Tax paid last year, \$976.52.  
 Total expenses, including salaries, last year, \$3,004.52.  
 Number of depositors to whom the Bank owes less than \$500, 2,588.  
 Total Amount of same, \$271,306.33.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 252.  
 Total amount of same, \$378,011.11.  
 Number of depositors over \$3,000, 29.  
 Total amount of same, \$128,288.81.  
 Largest amount due a single depositor, \$10,690.90.  
 Increase of deposits the past year, \$15,313.08.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? April and October.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876, \$5,000.  
 Amount of such paper which has been over-due six months. None.  
 Amount of assets on which no interest or income has been derived the past year. None.  
 Amount of income from Real Estate owned by you the past year. None.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Twice a year.  
 When does your Annual meeting occur for the choice of Directors or Trustees? Third Monday in July.  
 Average daily balance in Bank or Trust Company for past year, \$7,034.33.  
 Amount of interest received on same. None.  
 Where deposited? First National Bank of Putnam.  
 Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Richmond M. Bullock; Treasurer, Joseph Lippitt; Directors or Trustees, Rufus S. Mathewson, Richmond M. Bullock, Lucius L. Chandler, John A. Carpenter, Nathan E. Morse, Gilbert W. Phillips, John O. Fox, Geo. W. Holt, Jr., Z. A. Ballard; Auditors, C. J. Allton, Lyndon Tucker.

## RIDGEFIELD SAVINGS BANK.

L. H. BAILEY, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	36,735.00		
Loans on Stocks and Bonds, - - - -	29,826.70		
<i>Investments.</i>			
Cash deposited in Bank or Trust Company, -	6,717.43		
Cash on hand, - - - - -	2,053.37		
Total Assets, - - - - \$	75,332.50		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$72,483.00
Interest account, - - - - -	1,448.67
Surplus Fund, - - - - -	1,400.83
Total Liabilities, - - - - -	\$75,332.50

Number of open accounts January 1st, 1876, 341.

Number of accounts opened during the past year, 77.

Number of accounts closed during the past year, 23.

Amount deposited, including interest credited the past year, \$36,742.19.

Amount withdrawn the past year, \$14,621.86.

Amount of interest received the past year, \$4,618.26.

Amount of interest credited to depositors the past year, \$2,900.77.

Amount placed to surplus account for the past year, \$1,039.50.

Amount of State Tax paid last year, \$414.56.

Amount of United States Tax paid last year, \$0.27.

Total expenses, including salaries, last year, \$789.55.

Number of depositors to whom the Bank owes less than \$500, 301.

Total amount of same,

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

16.

Total amount of same,

Number of depositors over \$3,000, none.

Total amount of same, nothing.

Largest amount due a single depositor, \$2,918.00.

Increase of deposits the past year, \$22,123.93.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year. 7 per cent.

RIDGEFIELD SAVINGS BANK.—*Continued.*

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? 2d Monday in July.

Average daily balance in Bank or Trust Company for past year,

Amount of interest received on same, \$211.64.

Where deposited? John J. Cisco & Son, and Adams & McHarg.\*

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Daniel L. Adams; Treasurer, L. H. Bailey; Directors or Trustees, Daniel L. Adams, Peter P. Cornen, Edward H. Smith, L. H. Bailey, Wm. R. Hoyt, Harvey K. Smith, D. S. Gage, Wm. H. Beers, Ebenezer Jones, D. Smith Sholes, George Gramman, Amos Smith; Auditors, Edward H. Smith, D. S. Sholes, inside the Corporation.

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\* The deposit of funds of the Bank in New York has been withdrawn since January 1st, 1876.



## STATE SAVINGS BANK, HARTFORD.

S. D. SPERRY, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,674,734.90	1,674,734.90	1,674,734.90
Loans on Stocks and Bonds, - - - -	29,600.00	29,600.00	29,600.00
Loans on Personal Security, - - - -	19,671.02	19,671.02	19,671.02
<i>Investments.</i>			
Bonds of Cities in other States:—			
Detroit City Bonds, - - - - -	20,000.00	20,000.00	20,000.00
Railroad Bonds:—			
Alton, St Louis & Terre Haute, - - -	14,000.00	11,236.50	12,000.00
Bank Stock:—			
500 shares National Exchange Bank, - -	25,000.00	31,000.00	33,000.00
500 " Mercantile National " - -	50,000.00	55,810.50	64,000.00
278 " American " " - -	13,900.00	18,919.74	20,572.00
50 " First " " - -	5,000.00	6,887.50	7,000.00
101 " City " " - -	10,100.00	10,100.00	10,908.00
30 " Ætna " " - -	3,000.00	3,000.00	3,990.00
30 " New Haven Co. Nat'l, " - -	2,230.00	3,122.00	3,345.00
23 " Security Trust Company, - -	2,202.50	2,202.50	2,202.50
10 " Connecticut Trust " - -	982.50	982.50	982.50
Real Estate, - - - - -	49,969.22	43,778.17	64,500.00
Cash deposited in Bank or Trust Company, -	46,487.27	46,487.27	46,487.27
Cash on hand, - - - - -	12,387.52	12,387.52	12,387.52
Total Assets, - - - - -	\$ 1,979,264.93	1,989,920.12	2,025,380.71

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,936,685.94
Interest account, - - - - -	53,186.45
Surplus Fund, - - - - -	47.73
Total Liabilities, - - - - -	\$1,989,920.12

Number of open accounts January 1st, 1876, 4,719.

Number of accounts opened during the past year, 1,007.

Number of accounts closed during the past year, 832.

Amount deposited, including interest credited the past year, \$677,008.83.

Amount withdrawn the past year, \$454,635.64.

Amount of interest received the past year, \$125,444.97.

Amount of interest credited to depositors the past year, \$100,984.36.

Amount placed to surplus account for the past year, \$5,405.30.

Amount of State Tax paid last year, \$9,785.50.

Amount of United States Tax paid last year, \$1,636.98.

Total expenses, including salaries, last year, \$7,212.50.

Number of depositors to whom the Bank owes less than \$500, 3,811.

Total amount of same, \$691,540.73.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 378.

Total amount of same, \$590,235.80.

STATE SAVINGS BANK, HARTFORD.—*Continued.*

Number of depositors over \$3,000, 42.

Total amount of same, \$217,050.60.

Largest amount due a single depositor, \$14,385.61.

Increase of Deposits the past year, \$222,373.19.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? February 1st and August 1st.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. \$12,000.

Amount of income from Real Estate owned by you the past year, \$2,400.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes, Loans are made by a committee appointed at the annual meeting of the Trustees, and their recommendations and appraisal of all Loans over their own signatures are kept in a book prepared for that purpose.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$37,843.61.

Amount of interest received on same, \$990.56.

Where deposited? In Connecticut.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

**OFFICERS.**—President, Thomas Belknap; Vice-President, O. D. Seymour; Treasurer, S. D. Sperry; Directors or Trustees, Thomas Belknap, Charles H. Northam, G. M. Bartholomew, A. S. Porter, O. D. Seymour, G. F. Davis, G. P. Barber, S. D. Sperry, Hiram Bissell, Henry Kellogg, Geo. Brinley, Wm. Hamersley, M. W. Graves, Leverett Brainard; Auditors, John G. Root, Geo. F. Hills, for State; M. W. Graves, Wm. Hamersley, for Bank.

## STAFFORD SAVINGS BANK.

R. S. HICKS, *Treasurer.*

Incorporated 1872.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	159,053.00	159,053.00	159,053.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Henry County, Ill., - - - - -	7,000.00	7,000.00	7,000.00
Bank Stocks:—			
250 shares Stafford National Bank, - -	25,000.00	26,250.00	27,000.00
50 " Tolland Co. " - - - -	5,000.00	5,000.00	5,000.00
50 " First National Bank, Norwich, -	5,000.00	5,250.00	5,000.00
50 " Home " Meriden, -	5,000.00	6,000.00	6,200.00
100 " First " Hartford, -	10,000.00	14,000.00	14,250.00
58 " City " " -	5,800.00	5,800.00	6,380.00
60 " Phoenix " " -	6,000.00	9,300.00	9,800.00
8 " Charter Oak " " -	800.00	1,000.00	1,100.00
70 " American " " -	3,500.00	4,600.00	5,250.00
166 " Exchange " " -	8,300.00	10,790.00	11,100.00
100 " Second " Norwich, -	10,000.00	11,400.00	11,600.00
120 " Nat. B'k of Republic, New York, -	12,000.00	12,000.00	11,000.00
40 " Continental Nat. Bank, " -	4,000.00	4,000.00	3,600.00
70 " Central " " -	7,000.00	7,000.00	7,100.00
100 " Merchants " " -	5,000.00	6,000.00	6,000.00
Cash deposited in Bank or Trust Company, -	18,335.66	18,335.69	18,335.69
Cash on hand, - - - - -	2,775.76	2,775.76	2,775.76
Total Assets, - - - - \$	299,564.42	315,554.45	317,544.45

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	- - - - -	\$301,437.16
Interest account, - - - - -	- - - - -	10,117.29
Surplus Fund, - - - - -	- - - - -	4,000.00
Total Liabilities, - - - - -	- - - - -	\$315,554.45

Number of open accounts January 1st, 1876, 890.

Number of accounts opened during the past year, 290.

Number of accounts closed during the past year, 113.

Amount deposited, including interest credited the past year, \$133,129.36.

Amount withdrawn the past year, \$55,752.10.

Amount of interest received the past year, \$22,186.86.

Amount of interest credited to depositors the past year, \$13,157.40.

Amount placed to surplus account for the past year, \$1,500.

Amount of State Tax paid last year, \$1,769.78.

Amount of United States Tax paid last year, \$199.17.

Total expenses, including salaries, last year, \$873.98.

Number of depositors to whom the Bank owes less than \$500, 728.

Total amount of same, \$114,503.74.



STAFFORD SAVINGS BANK.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 63.

Total amount of same, \$98,405.61.

Number of depositors over \$3,000, six.

Total amount of same, \$24,081.45.

Largest amount due a single depositor, \$5,490.17.

Increase of deposits the past year, \$77,377.26.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Five.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times a year.

When does your annual meeting occur for the choice of Directors or Trustees. Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year. \$21,024.17.

Amount of interest received on same, \$1,320.71.

Where deposited? Stafford National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Edwin A. Buck; Treasurer, R. S. Hicks; Directors or Trustees, Geo. M. Ives, Julius Converse, L. W. Crane, G. H. Baker, G. Hall, Jr., Chas. Holt, R. S. Beebe, Joseph Bishop, W. M. Corbin, Chester Scripture; Auditors, M. B. Fisk, J. F. Chamberlin.

## STAMFORD SAVINGS BANK.

ALFRED A. HOLLY, *Treasurer.*

Incorporated 1851.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 879,977.00	879,977.00	879,977.00
Loans on Stocks and Bonds, - - - - -	31,550.00	31,550.00	31,550.00
Loans on Personal Security, - - - - -	8,250.00	8,250.00	8,250.00
<i>Investments.</i>			
United States Bonds:—			
Bonds of 1881, - - - - -	48,000.00	47,077.00	58,561.00
Registered Bonds, - - - - -	130,000.00	130,000.00	152,100.00
Bonds of other States:—			
New York City, - - - - -	50,000.00	50,000.00	50,000.00
“ Consolidated, - - - - -	20,000.00	20,000.00	20,000.00
“ Revenue, - - - - -	20,000.00	20,000.00	20,000.00
Bonds of Cities in this State:—			
Middletown, - - - - -	50,000.00	48,000.00	50,000.00
Bank Stocks:—			
Stamford National Bank, - - - - -	6,937.00		10,456.00
Expenses, - - - - -	395.84		
Cash on hand, - - - - -	20,130.19		
Total Assets, - - - - -	\$ 1,265,240.03		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,212,756.34
Interest account, - - - - -	12,921.21
Surplus Fund, - - - - -	39,562.48
Total Liabilities, - - - - -	\$1,265,240.03

Number of open accounts January 1st, 1876, 3,246.

Number of accounts opened during the past year, 246.

Number of accounts closed during the past year, 140.

Amount deposited, including interest credited the past year, \$294,397.58.

Amount withdrawn the past year, \$223,621.21.

Amount of interest received the past year, \$80,000.95.

Amount of interest credited to depositors the past year, \$67,932.92.

Amount placed to surplus account for the past year, \$909.60.

Amount of State Tax paid last year, \$7,041.41.

Amount of United States Tax paid last year, \$485.59.

Total expenses, including salaries, last year, and rent, \$4,468.74.

Number of depositors to whom the Bank owes less than \$500, 2,506.

Total amount of same, \$355,118.39.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 259.

Total amount of same, \$398,381.16.

Number of depositors over \$3,000, 39.

Total amount of same, \$185,965.67.

Largest amount due a single depositor, \$16,223.10.

Increase of Deposits the past year, \$70,776.37.

STAMFORD SAVINGS BANK.—*Continued.*

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Semi-annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$23,922.

Amount of interest received on same. None.

Where deposited? Stamford National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Chas. A. Hawley; Vice-President, John W. Leeds; Treasurer, A. A. Holly; Directors or Trustees, George Elder, George H. Hoyt, Roswell Hoyt, B. I. Daskam, John B. Reed, C. M. Holly, John Clason, Franklin Miller, Theodore Leeds.



## SALISBURY SAVINGS SOCIETY, LAKEVILLE.

THOMAS L. NORTON, *Treasurer.*

Incorporated 1848.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	286,544.46	286,544.46	286,544.46
Loans on Stocks and Bonds, - - - -	10,350.00	10,350.00	10,350.00
Loans on Personal Security, - - - -	183,635.08	183,635.08	183,635.08
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Salisbury, Conn., - - - - -	49,800.00	51,045.00	51,294.00
St. Johnsbury, Vt., - - - - -	3,000.00	2,550.00	2,595.00
Concord, Vt., - - - - -	7,000.00	5,950.00	6,055.00
Bank Stocks:—			
Metropolitan National, New York, - - -	6,500.00	9,257.50	8,775.00
National Iron Bank, Falls Village, - - -	2,500.00	3,001.00	3,250.00
Fourth National, New York, - - - - -	4,000.00	4,297.50	4,000.00
Phoenix " Hartford, - - - - -	600.00	900.00	900.00
All other Assets:—			
Banking House, - - - - -	6,000.00	6,000.00	6,000.00
Real Estate:—			
Gould Place, - - - - -	720.11	720.11	720.11
Cash deposited in Bank or Trust Company, -	5,077.77	5,077.77	5,077.77
Cash on hand, - - - - -	13,715.13	13,715.13	13,715.13
Total Assets, - - - - - \$	579,442.55	583,043.55	582,911.55

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$545,923.07
Interest Account, { - - - - -	33,519.48
Surplus Fund, { - - - - -	
Total Liabilities, - - - - -	\$579,442.55

Number of open accounts January 1st, 1876, 1,245.

Number of accounts opened during the past year, 173.

Number of accounts closed during the past year, 188.

Amount deposited, including interest credited the past year, \$162,866.04.

Amount withdrawn the past year, \$168,393.53.

Amount of interest received the past year, \$41,120 59.

Amount of interest credited to depositors the past year, \$32,121.86.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$3,791.49.

Amount of United States Tax paid last year, \$887.70.

Total expenses, including salaries, last year, \$2,184.80.

Number of depositors to whom the Bank owes less than \$500, 1,000.

Total amount of same, \$120,000 00.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

95.

Total amount of same, \$200,000.00.

Number of depositors over \$3,000, 25.

Total amount of same, \$125,000.00.

SALISBURY SAVINGS SOCIETY, LAKEVILLE.—*Continued.*

Largest amount due a single depositor, \$10,612.91.

Decrease of Deposits the past year, \$5,527.49.

Rate per cent. of dividends to depositors last year. Six per cent.

When are dividends paid? April 1st, and October 1st.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, about \$10,000 on mortgage loans.

Amount of income from Real Estate owned by you the past year, \$150.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$7,015.00.

Amount of interest received on same, none.

Where deposited? Metropolitan Bank, New York.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes; State, Illinois; County, Jackson; City or Township, Murphysboro; whole amount of issue, \$30,000, of which \$20,000 is paid; amount you hold, \$10,000; amount on farms or unimproved lots, \$10,000.

OFFICERS.—President, G. B. Burrall; Treasurer, Thomas L. Norton; Directors or Trustees, M. H. Robbins, J. L. Merwin, M. L. Graham, S. S. Robbins, F. Holley, L. Tupper, Henry Hubbard; Auditors, A. F. Roberts, Charles Everts.

## SAVINGS BANK OF ANSONIA.

EGBERT BARTLETT, *Treasurer.*

Incorporated 1862.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	183,894.00	183,894.00	183,894.00
Loans on Personal Security, - - - -	22,295.00	22,295.00	22,295.00
<i>Investments.</i>			
Railroad Bonds, - - - - -	1,000.00	1,000.00	1,000.00
Bank Stocks:—			
Ansonia National, - - - - -	6,000.00	6,000.00	6,300.00
Birmingham National, - - - - -	1,200.00	1,500.00	1,800.00
Expenses, - - - - -	814.04	814.04	814.04
Cash on hand, - - - - -	5,865.32	5,865.32	5,865.32
Total Assets, - - - - - \$	221,068.36	221,368.36	221,968.36

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$213,431.84
Interest account, - - - - -	5,971.45
All other Liabilities, - - - - -	1,665.07
Total Liabilities, - - - - -	\$221,068.36

Number of open accounts January 1st, 1876, 1,044.

Number of accounts opened during the past year, 148.

Number of accounts closed during the past year, 134.

Amount deposited, including interest credited the past year, \$91,903.20.

Amount withdrawn the past year, \$89,633.22.

Amount of interest received the past year, \$13,916.05.

Amount of interest credited to depositors the past year, \$11,998.92.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$1,131.62.

Amount of United States Tax paid last year, \$87.50.

Total expenses, including salaries, last year, \$814.04.

Number of depositors to whom the Bank owes less than \$500, 912.

Total amount of same, \$96,797.35.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

34.

Total amount of same, \$48,882.48.

Number of depositors over \$3,000. One.

Total amount of same, \$3,177.91.

Largest amount due a single depositor, \$3,177.91.

Increase of deposits the past year, \$2,269.98.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.



SAVINGS BANK OF ANSONIA.—*Continued.*

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$1,000.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Five.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Occasionally.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year. Very small.

Amount of interest received on same. None.

Where deposited? Ansonia National Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Missouri; County, Johnson; City or Township, Fayetteville; Amount of issue, \$3,000.

OFFICERS.—President, Wm. B. Bristol; Treasurer, Egbert Bartlett; Directors or Trustees, Thomas Wallace, Abraham Hubbell, Eleazer Peck, Henry J. Smith, James Swan, Eli Hotchkiss, Robert Peck, John Lindley, Jonah C. Platt, Frederick E. Colburn; Auditors, Nathan S. Johnson, Charles L. Hill.

## SAVINGS BANK OF DANBURY.

HENRY C. RYDER, *Treasurer.*

Incorporated 1849.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 1,514,443.22	1,514,443.22	1,514,443.22
Loans on Stocks and Bonds, - - - - -	16,000.00	16,000.00	16,000.00
Loans on Personal Security, - - - - -	95,707.79	95,707.79	95,707.79
<i>Investments.</i>			
United States Bonds:— - - - -	1,600.00	1,940.00	1,940.00
Bonds of Towns and Counties in this and other States:—			
Town of Danbury, - - - - -	3,000.00	2,993.92	3,000.00
“ Bridgeport, - - - - -	1,500.00	1,410.00	1,500.00
“ Portland, - - - - -	25,000.00	23,344.00	25,000.00
“ Washington, - - - - -	29,000.00	27,840.00	29,000.00
Railroad Bonds:—			
Sandusky, Dayton & Cincinnati, - - - - -	1,000.00	650.00	1,000.00
Bonds of other Corporations in this and other States:—			
Danbury Borough, - - - - -	35,500.00	35,179.91	35,500.00
Norwalk “ - - - - -	30,000.00	30,000.00	30,000.00
Bank Stocks:—			
Danbury National, - - - - -	15,000.00	16,360.50	20,250.00
National Bank, Norwalk, - - - - -	2,000.00	2,000.00	2,200.00
Fourth National, New York, - - - - -	10,000.00	10,000.00	9,300.00
North America, “ - - - - -	10,000.00	10,000.00	10,000.00
Phenix National, “ - - - - -	10,000.00	10,567.21	9,600.00
Hanover “ “ - - - - -	10,000.00	10,241.66	8,700.00
Ninth “ “ - - - - -	15,000.00	15,000.00	12,000.00
Continental “ “ - - - - -	7,500.00	7,500.00	6,000.00
Central “ “ - - - - -	6,800.00	6,800.00	6,800.00
Merchants “ “ - - - - -	5,000.00	5,400.00	6,000.00
Merchants Exchange National, New York, - - - - -	4,000.00	4,000.00	4,000.00
Manuf. and Mer. “ “ - - - - -	6,000.00	6,000.00	6,000.00
Nassau “ “ - - - - -	3,000.00	3,157.93	3,090.00
Metropolitan “ “ - - - - -	2,300.00	2,300.00	2,967.00
Real Estate, - - - - -	16,000.00	16,000.00	16,000.00
Expenses, - - - - -	522.71	522.71	522.71
Cash deposited in Bank or Trust Company, - - - - -	28,785.24	28,785.24	28,785.24
Cash on hand, - - - - -	6,517.23	6,517.23	6,517.23
Total Assets, - - - - -	\$ 1,911,176.19	1,910,661.32	1,911,823.19

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,804,048.21
Interest account, - - - - -	56,950.61
Surplus Fund, - - - - -	49,501.45
All other Liabilities, Exchange, - - - - -	161.05
Total Liabilities, - - - - -	\$1,910,661.32

SAVINGS BANK OF DANBURY.—*Continued.*

- Number of open accounts January 1st, 1876, 4,299.  
 Number of accounts opened during the past year, 1,148.  
 Number of accounts closed during the past year, 1,059.  
 Amount deposited, including interest credited the past year, \$665,274.21.  
 Amount withdrawn the past year, \$485,371.66.  
 Amount of interest received the past year, \$126,360.80.  
 Amount of interest credited to depositors the past year, \$97,952.57.  
 Amount placed to surplus account for the past year, none.  
 Amount of State Tax paid last year, \$9,826.36.  
 Amount of United States Tax paid last year, \$1,964.75.  
 Total expenses, including salaries, last year, \$4,431.53.  
 Number of depositors to whom the Bank owes less than \$500, 3,272.  
 Total amount of same, about \$410,000.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 547.  
 Total amount of same, \$809,764.88.  
 Number of depositors over \$3,000, 54.  
 Total amount of same, \$263,620.38.  
 Largest amount due a single depositor, \$11,500.00.  
 Increase of Deposits the past year, \$179,902.55.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? April 1st and October 1st.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. \$53,429 06.  
 What is the highest rate of interest received on such paper? 7 per cent.  
 Amount of over-due paper on hand January 1st, 1876, none.  
 Amount of such paper which has been over-due six months, none.  
 Amount of assets on which no interest or income has been derived the past year, none.  
 Amount of income from Real Estate owned by you the past year, \$300.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Twice a year.  
 When does your Annual meeting occur for the choice of Directors or Trustees? June.  
 Average daily balance in Bank or Trust Company for past year, \$33,996.  
 Amount of interest received on same, \$1,018.16.  
 Where deposited? National Park Bank, New York; Danbury National Bank.  
 Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

**OFFICERS.**—President, Frederick S. Wildman; Treasurer, Henry C. Ryder; Directors or Trustees, Frederick S. Wildman, Edgar S. Tweedy, William R. White, Roger Averill, George Starr, John W. Bacon, William Jabine, Henry C. Ryder; Auditors, Jabez Amsbury, Harvey Williams.



## SAVINGS BANK OF NEW BRITAIN.

S. ROCKWELL, *Treasurer.*

Incorporated 1862.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	594,257.00	594,257.00	594,257.00
Loans on Stocks and Bonds, - - - -	7,150.00	7,150.00	7,150.00
Loans on Personal Security, - - - -	5,150.00	5,150.00	5,150.00
Loans to Town of New Britain, - - - -	10,500.00	10,500.00	10,500.00
<i>Investments.</i>			
Conn. State Bonds, - - - - -	1,050.00	1,050.00	1,050.00
Bonds of Cities in this State:—			
New Britain Water Bonds, - - - -	31,000.00	31,000.00	31,000.00
Bonds of Towns and Counties in this and other States:—			
New Britain Park Bonds, - - - -	34,000.00	34,000.00	34,000.00
Bank Stocks:—			
302 shares New Britain National Bank, -	30,200.00	35,621.00	40,000.00
50 " Hanover Nat'l Bank, New York, -	5,000.00	5,675.00	5,000.00
50 " Am. Ex. " " " -	5,000.00	5,887.50	5,750.00
168 " Hartford " " Hartford, -	16,800.00	25,740.50	26,500.00
108 " Phoenix " " " -	10,800.00	16,642.00	16,950.00
112 " Mercantile " " " -	11,200.00	13,078.50	13,775.00
50 " First " " " -	5,000.00	7,100.00	7,100.00
Office Furniture and Safe, - - - -			700.00
Cash deposited in Bank or Trust Company, }	22,309.15	22,309.15	22,309.15
Cash on hand, - - - - - }			
Total Assets, - - - - - \$	789,416.15	815,160.65	821,191.15

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$788,539.00
Interest account, - - - - -	2,411.13
Surplus Fund, - - - - -	24,210.52
Total Liabilities, - - - - -	\$815,160.65

Number of open accounts January 1st, 1876, 2,590.

Number of accounts opened during the past year, 579.

Number of accounts closed during the past year, 352.

Amount deposited, including interest credited the past year, \$310,729.17.

Amount withdrawn the past year, \$203,913.60.

Amount of interest received the past year, \$52,889.81.

Amount of interest credited to depositors the past year, \$41,596.42.

Amount placed to surplus account for the past year, 2,754.81.

Amount of State Tax paid last year, \$4,559.40.

Amount of United States Tax paid last year, \$832.37.

Total expenses, including salaries, last year, \$2,923.46.

Number of depositors to whom the Bank owes less than \$500, 2,148.

Total Amount of same, \$222,041.23.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

NEW BRITAIN SAVINGS BANK.—*Continued.*

Total amount of same, \$289,991.14.

Number of depositors over \$3,000, 25.

Total amount of same, \$115,820.11.

Largest amount due a single depositor, \$17,835.50.

Increase of deposits the past year, \$106,815.57.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your Annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$10,000.00.

Amount of interest received on same. None.

Where deposited? New Britain National Bank, and Hartford National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, L. S. Wells; Vice-President, Horace Eddy; Treasurer, S. Rockwell; Directors or Trustees, C. B. Erwin, L. S. Wells, L. O. Smith, T. W. Stanley, Horace Eddy, P. Corbin, J. A. Pickett; Auditors, A. P. Collins, C. A. Northend.

## SAVINGS BANK OF NEW LONDON.

JOSHUA C. LEARNED, *Treasurer.*

Incorporated 1827.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 1,635,189.28		1,635,189.28
Loans on Stocks and Bonds, - - - -	82,200.00		86,200.00
Loans on Personal Security, - - - -	16,500.00		16,500.00
<i>Investments.</i>			
United States Stock:—			
6s, 1881, - - - - -	50,000.00		61,750.00
6s, Registered, - - - - -	70,000.00		86,975.00
5-20s, “ - - - - -	40,000.00		47,600.00
10-40s, Coupon, - - - - -	10,000.00		11,800.00
Consols, Registered, - - - - -	35,000.00		42,175.00
Currency, 6s, - - - - -	120,000.00		147,300.00
Bonds of other States:—			
Michigan, - - - - -	10,000.00		10,500.00
New York Bounty Loan, - - - - -	15,000.00		16,500.00
Bonds of Cities in this and other States:—			
Cincinnati, - - - - -	10,000.00		10,500.00
New London, - - - - -	90,000.00		97,200.00
Brooklyn Water, - - - - -	14,000.00		14,840.00
“ South St. Improvement, - - - - -	25,000.00		27,500.00
“ Park Loan, - - - - -	10,000.00		10,080.00
“ Third St. Improvement, - - - - -	9,000.00		11,200.00
“ Bridge Bonds, - - - - -	50,000.00		55,000.00
“ Sewerage Bonds, - - - - -	53,000.00		59,360.00
New York Dock, - - - - -	71,000.00		78,100.00
“ Improvement, - - - - -	40,000.00		43,600.00
New London Water, - - - - -	75,000.00		84,000.00
Jersey City, - - - - -	3,000.00		3,180.00
Middletown Sewerage, - - - - -	23,000.00		24,840.00
Bonds of Towns and Counties in this and other States:—			
New London, - - - - -	39,000.00		40,950.00
Stamford War, - - - - -	20,000.00		20,800.00
Wallingford, - - - - -	20,000.00		21,000.00
New Haven, - - - - -	50,000.00		53,000.00
Middletown, - - - - -	25,000.00		25,750.00
Cromwell, - - - - -	10,000.00		10,300.00
Stamford Town Hall, - - - - -	50,000.00		55,000.00
West Hartford, - - - - -	20,000.00		20,600.00
Railroad Bonds:—			
New York & Erie, - - - - -	7,000.00		7,420.00
Hudson River, - - - - -	10,000.00		11,000.00
Morris & Essex, - - - - -	15,000.00		17,250.00
Chicago & R. Island, - - - - -	19,000.00		21,220.00
New York Central, - - - - -	25,000.00		25,500.00
New London Northern, - - - - -	19,000.00		19,000.00
Central Pacific, - - - - -	20,000.00		21,600.00
Railroad Stocks:—			
New York & New Haven, - - - - -	12,600.00		18,900.00



SAVINGS BANK OF NEW LONDON.—*Continued.*

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Investments.</i>			
Railroad Stocks:—			
New York & Hudson River, - - - -	14,500.00		15,225.00
Boston & Lowell, - - - - -	3,500.00		1,750.00
Boston & Albany, - - - - -	5,000.00		6,675.00
Michigan Central, - - - - -	7,200.00		4,392.00
Bank Stocks:—			
North America, - - - - -	14,500.00		14,862.00
Metropolitan, - - - - -	22,000.00		28,600.00
Fulton, - - - - -	5,190.00		7,785.00
Seventh Ward, - - - - -	3,000.00		3,300.00
Phoenix, - - - - -	10,800.00		10,800.00
Mechanics, - - - - -	13,900.00		20,155.00
Leather Manufacturers, - - - - -	1,500.00		2,775.00
State of New York, - - - - -	10,000.00		10,800.00
Merchants Exchange, - - - - -	3,600.00		3,780.00
Union, New York, - - - - -	9,500.00		12,825.00
Bank of Commerce, - - - - -	28,000.00		33,880.00
Bank of America, - - - - -	15,000.00		22,500.00
Merchants, - - - - -	10,000.00		12,200.00
Corn Exchange, - - - - -	4,000.00		5,320.00
Continental, - - - - -	17,400.00		14,790.00
City, - - - - -	5,000.00		15,000.00
American Exchange, - - - - -	20,100.00		23,115.00
North River, - - - - -	2,000.00		1,600.00
Nassau, - - - - -	10,000.00		10,500.00
Fourth National, - - - - -	10,000.00		9,800.00
United States Trust Co., - - - - -	10,000.00		30,000.00
Middletown, - - - - -	1,350.00		1,890.00
New London City, - - - - -	10,125.00		9,112.50
Union, New London, - - - - -	33,000.00		36,000.00
Commerce, - - - - -	12,700.00		14,097.00
Whaling, - - - - -	1,700.00		2,380.00
Thames, - - - - -	40,000.00		51,200.00
Albany City, - - - - -	4,200.00		4,704.00
Union, Albany, - - - - -	2,500.00		3,125.00
Ucas, - - - - -	5,000.00		5,600.00
Stafford, - - - - -	4,000.00		4,450.00
Real Estate, - - - - -	12,343.46		12,343.46
Cash deposited in Bank or Trust Company, -	10,954.48		10,954.48
Cash on hand, - - - - -	36,991.84		36,991.84
Total Assets, - - - - -	\$ 3,349,044.06		3,582,466.56

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$3,211,340.81
Surplus Fund, - - - - -	137,703.25
Total Liabilities, - - - - -	\$3,349,044.06

Number of open accounts January 1st, 1876, 5,834.

Number of accounts opened during the past year, 777.

Number of accounts closed during the past year, 743.

Amount deposited, including interest credited the past year, \$498,853.57.

Amount withdrawn the past year, \$320,174.26.

SAVINGS BANK OF NEW LONDON.—*Continued.*

- Amount of interest received the past year, \$221,618.95.  
 Amount of interest credited to depositors the past year, \$177,562.15.  
 Amount placed to surplus account for the past year, \$8,500.  
 Amount of State Tax paid last year, \$23,593.98.  
 Amount of United States Tax paid last year, \$2,532.07.  
 Total expenses, including salaries, last year, \$5,310.42.  
 Number of depositors to whom the Bank owes less than \$500, 4,206.  
 Total amount of same, \$713,216.81.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 741.  
 Total amount of same, \$1,213,399.20.  
 Number of depositors over \$3,000, 153.  
 Total amount of same, \$178,779.31.  
 Largest amount due a single depositor, \$24,138.46.  
 Increase of Deposits the past year, \$178,779.31.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? January 1st and July 1st.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.  
 What is the highest rate of interest received on such paper? Nothing.  
 Amount of over-due paper on hand January 1st, 1876. None.  
 Amount of such paper which has been over-due six months. None.  
 Amount of assets on which no interest or income has been derived the past year. \$12,700.  
 Amount of income from Real Estate owned by you the past year, \$113.64.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Three times a year.  
 When does your annual meeting occur for the choice of Directors or Trustees? First Tuesday in June.  
 Average daily balance in Bank or Trust Company for past year, \$10,450.65.  
 Amount of interest received on same, \$368.96.  
 Where deposited? National Union Bank, New London.  
 Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Wm. H. Chapman; Treasurer, Joshua C. Learned; Directors or Trustees, Wm. C. Crump, Jos. B. Congden, Adam F. Prentis, Chas. Prentis, Joshua C. Learned, Chas. Bemis, Robert Coit, J. W. Eggleston; Auditors, B. B. Thurston, N. Belcher.

## SAVINGS BANK OF ROCKVILLE.

LEBBEUS BISSELL, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	277,610.10	277,610.10	277,610.10
Loans on Stocks and Bonds, - - - -	12,300.00	12,300.00	12,300.00
Loans on Personal Security, - - - -	46,968.00	46,968.00	46,968.00
<i>Investments.</i>			
Bonds of Cities in other States:—			
Springfield, Ill., Bonds, - - - -	3,000.00	3,000.00	3,000.00
Bank Stocks:—			
361 shares First National Bank, Rockville, -	36,100.00	38,245.25	43,320.00
30 " Rockville " - - - -	3,000.00	3,010.00	3,000.00
45 " Stafford " - - - -	4,500.00	4,669.40	5,000.00
100 " Mercantile " Hartford, -	10,000.00	12,373.00	12,500.00
50 " City " " - - - -	5,000.00	5,275.00	5,300.00
20 " Aetna " " - - - -	2,000.00	2,450.00	2,500.00
100 " American " " - - - -	5,000.00	7,265.00	7,500.00
200 " Merchants " New York, -	10,000.00	12,000.00	12,000.00
50 " Nat. B'k of Commerce, " -	5,000.00	5,900.00	5,900.00
50 " Exchange Nat. Bank, Hartford, -	2,500.00	3,175.00	3,175.00
50 " Tolland Co. " Tolland, -	5,000.00	5,000.00	5,000.00
Bank Fixtures, - - - -	1,320.27	1,320.27	1,320.27
Real Estate, - - - -	5,017.42	5,017.42	5,017.42
Cash deposited in Bank or Trust Company, -	2,446.80	2,446.80	2,446.80
Total Assets, - - - - \$	436,762.59	448,025.24	453,857.59

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$440,111.35
Interest account, - - - -	7,913.89
Total Liabilities, - - - -	\$448,025.24

Number of open accounts January 1st, 1876, 1,490.

Number of accounts opened during the past year, 433.

Number of accounts closed during the past year, 600.

Amount deposited, including interest credited the past year, \$147,839.34.

Amount withdrawn the past year, \$109,893.27.

Amount of interest received the past year, \$30,198.91.

Amount of interest credited to depositors the past year, \$24,106.16.

Amount placed to surplus account for the past year, nothing.

Amount of State Tax paid last year, \$2,827.99.

Amount of United States Tax paid last year, \$270.88.

Total expenses, including salaries, last year, \$2,257.34.

Number of depositors to whom the Bank owes less than \$500, 1,283.

Total amount of same, \$240,111.35.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 83.

Total amount of same, \$127,403.10.



SAVINGS BANK OF ROCKVILLE.—*Continued.*

Number of depositors over \$3,000, six.

Total amount of same, \$24,493.95.

Largest amount due a single depositor, \$6,199.41.

Increase of deposits the past year, \$37,946.07.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees. Third Tuesday in July.

Average daily balance in Bank or Trust Company for past year. About \$2,000.

Amount of interest received on same, none.

Where deposited? First National Bank, Rockville.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes; State, Illinois; County, Whiteside and Henry.

OFFICERS.—President, William T. Cogswell; Treasurer, Lebbeus Bissell; Directors or Trustees, Wm. T. Cogswell, E. I. Smith, C. D. Talcott, B. H. Bill, H. L. James, Geo. Talcott, Wm. Butler, G. W. West, L. Bissell, E. C. Clark, A. R. Goodrich; Auditors, J. J. Robinson, E. B. Durfee.

## SAVINGS BANK OF STAFFORD SPRINGS.

ALVARADO HOWARD, *Treasurer.*

Incorporated 1858.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	217,112.50	217,112.50	217,112.50
Loans on Stocks and Bonds, - - - -	8,060.00	8,060.00	8,060.00
Loans on Personal Security, - - - -	12,198.85	12,198.85	12,198.85
<i>Investments.</i>			
Bonds of Cities in this State :—			
Middletown Water Bonds, - - - -	5,000.00	4,800.00	5,000.00
Bonds of Towns and Counties in this and other States :—			
Illinois Township Bonds, - - - -	5,000.00	5,000.00	5,000.00
Railroad Bonds :—			
La. and Missouri River R. R. Bonds, guaranteed by Chicago & Alton R. R. Co., -	10,000.00	9,250.00	10,000.00
Bank Stocks :—			
180 shares Stafford Bank, - - - -	18,000.00	18,000.00	19,440.00
100 " City " Hartford, - - - -	10,000.00	10,000.00	11,000.00
All other Assets :—			
Safe and Fixtures, - - - -	9,303.47	1,500.00	1,500.00
Real Estate, - - - -	9,500.00	9,500.00	9,500.00
Cash deposited in Bank or Trust Company, -	2,571.36	2,571.36	2,571.36
Cash on hand, - - - -	10,861.72	10,861.72	10,861.72
Total Assets, - - - - \$	317,607.90	308,854.43	312,244.43

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$302,636.40
Interest account, - - - -	14,971.50
Total Liabilities, - - - -	\$317,607.90

Number of open accounts January 1st, 1876, 1,075.

Number of accounts opened during the past year, 135.

Number of accounts closed during the past year, 302.

Amount deposited, including interest credited the past year, \$56,822.67.

Amount withdrawn the past year, \$134,337.99.

Amount of interest received the past year, \$27,200.27.

Amount of interest credited to depositors the past year, \$21,072.20.

Amount placed to surplus account for the past year, Interest and Surplus acc't all one.

Amount of State Tax paid last year, \$2,252.89.

Amount of United States Tax paid last year, \$141.03.

Total expenses, including salaries, last year, \$1,485.35.

Number of depositors to whom the Bank owes less than \$500, 885.

Total amount of same, \$104,338.83.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

61.

Total amount of same, \$93,162.54.

SAVINGS BANK OF STAFFORD SPRINGS.—*Continued.*

Number of depositors over \$3,000. Four.

Total amount of same, \$14,307.07.

Largest amount due a single depositor, \$4,861.81.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$5,700.

Amount of income from Real Estate owned by you the past two months, \$149.88.

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? 2d Wednesday in July.

Average daily balance in Bank or Trust Company for past year, \$2,000.

Amount of interest received on same, \$92.81.

Where deposited? National Park Bank, New York.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes; States, Indiana, Illinois, and Missouri; whole amount of issue, \$90,900; amount you hold, \$81,850; amount of improved city property, \$54,250; amount on farms or unimproved lots, \$27,600.

OFFICERS.—President, B. W. Patten; Treasurer, Alvarado Howard; Directors or Trustees, Wm. Smith, Robbins Patten, Charles Warren, Wm. H. Cooley, M. P. J. Walker, S. W. Page, E. T. Converse, Lucien Holt, Orrin Converse, M. H. Kinney; Auditors, W. D. Heald, A. O. Brooks.



## SAVINGS BANK OF TOLLAND.

CHARLES A. HAWKINS, *Treasurer*.

Incorporated 1841.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$		203,887.84
Loans on Stocks and Bonds, - - - - -			3,000.00
Loans on Personal Security, - - - - -			4,850.00
<i>Investments.</i>			
Bank Stocks:—			
Tolland County National, - - - - -			24,800.00
Rockville National, - - - - -			7,000.00
Stafford National, - - - - -			1,300.00
All other Assets:—			
Real Estate, - - - - -			8,807.57
Expenses, - - - - -			18,231.51
Cash deposited in Bank or Trust Company, -			898.42
Cash on hand, - - - - -			5,800.00
			864.70
Total Assets, - - - - -	\$		279,440.04

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$269,743.14
Interest account, - - - - -	9,063.32
Surplus Fund, - - - - -	633.58
Total Liabilities, - - - - -	\$279,440.04

Number of open accounts January 1st, 1876, 763.

Number of accounts opened during the past year, 74.

Number of accounts closed during the past year, 68.

Amount deposited, including interest credited the past year, \$43,380.71.

Amount withdrawn the past year, \$40,155.30.

Amount of interest received the past year, \$16,887.35.

Amount of interest credited to depositors the past year, \$15,838.34.

Amount placed to surplus account for the past year, \$268.15.

Amount of State Tax paid last year, \$1,473.71.

Amount of United States Tax paid last year, \$313.46.

Total expenses, including salaries, last year, and rent, \$1,445.92.

Number of depositors to whom the Bank owes less than \$500, 562.

Total amount of same, \$64,480.92.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 62.

Total amount of same, \$100,084.56.

Number of depositors over \$3,000, 8.

Total amount of same, \$32,753.92.

Largest amount due a single depositor, \$6,409.07.

Increase of Deposits the past year, \$3,225.41.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

SAVINGS BANK OF TOLLAND.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year, \$166.66.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$2,817.50.

Amount of interest received on same. None.

Where deposited? Tolland County National Bank.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, \$27,800.

OFFICERS.—President, Obadiah P. Waldo; Treasurer, Charles A. Hawkins; Directors or Trustees, Joseph Bishop, Lucius S. Fuller, Charles Underwood, William Clark, Wm. C. Ladd; Auditors, Joseph P. Root, Erwin O. Dimock.

## SOCIETY FOR SAVINGS, HARTFORD.

Z. A. STORRS, *Treasurer.*

Incorporated 1819.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 7,057,650.00	7,057,650.00	7,057,650.00
Loans on Stocks and Bonds, - - - - -	130,625.00	130,625.00	130,625.00
Loans on Personal Security, - - - - -	200,600.00	200,600.00	200,600.00
<i>Investments.</i>			
United States Bonds:—			
100 5-20s, 1865, - - - - -	100,000.00	100,000.00	116,500.00
20 " 1867, - - - - -	20,000.00	20,000.00	23,900.00
40 Currency 6s, - - - - -	40,000.00	40,000.00	49,200.00
Bonds of Cities in this State:—			
28 Hartford, - - - - -	28,000.00	27,230.00	28,700.00
50 " - - - - -	50,000.00	50,000.00	52,500.00
Bonds of Towns and Counties in this and other States:—			
72 Hartford, - - - - -	72,000.00	63,000.00	76,320.00
4 Chatham, - - - - -	4,000.00	4,000.00	3,800.00
Bonds of Cities in other States:—			
50 Buffalo, - - - - -	50,000.00	50,000.00	53,000.00
20 Springfield, - - - - -	20,000.00	20,000.00	21,400.00
Railroad Bonds:—			
32 Cleveland & Toledo, - - - - -	32,000.00	32,000.00	33,920.00
30 Michigan So. & Northern Indiana, - - -	30,000.00	30,000.00	30,450.00
20 Pittsburgh, Ft. Wayne & Chicago, - - -	20,000.00	20,000.00	21,300.00
20 Indianapolis & Cincinnati, - - - - -	20,000.00	17,525.00	17,600.00
4 Indiana Central, - - - - -	4,000.00	3,800.00	4,000.00
6 Galena & Chicago, - - - - -	6,000.00	5,650.00	6,420.00
Railroad Stocks:—			
273 shares New York, New Haven & Hartford,	27,300.00	27,300.00	40,131.00
Bonds of other Corporations in this and other States:—			
40 West Middle School, Hartford, - - - -	40,000.00	40,000.00	42,000.00
50 Atlantic Dock Co., Brooklyn, - - - - -	50,000.00	50,000.00	51,000.00
Bank Stocks:—			
150 shares Hartford National, - - - - -	15,000.00	15,000.00	24,000.00
225 " Phoenix " - - - - -	22,500.00	22,500.00	36,450.00
290 " City " - - - - -	29,000.00	29,000.00	31,900.00
200 " Farmers & Mechanics " - - - - -	20,000.00	20,000.00	27,000.00
300 " Ætna " - - - - -	30,000.00	30,000.00	39,600.00
239 " Charter Oak " - - - - -	23,900.00	23,900.00	32,265.00
100 " American " - - - - -	5,000.00	5,000.00	7,500.00
125 " First National, Massillon, - - - -	12,500.00	12,500.00	15,000.00
150 " Second " Cleveland, - - - - -	15,000.00	15,000.00	16,500.00
Real Estate, - - - - -	15,000.00	15,000.00	15,000.00
Expenses, - - - - -	1,586.46	1,586.46	1,586.46
Cash deposited in Bank or Trust Company, -	109,323.47	109,323.47	109,323.47
Cash on hand, - - - - -	15,132.01	15,132.01	15,132.01
Total Assets, - - - - -	\$ 8,316,116.94	8,303,321.94	8,432,272.94



SOCIETY FOR SAVINGS, HARTFORD.—*Continued.*

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits,	-	-	-	-	-	-	-	-	-	\$7,999,555.03
Interest account,	-	-	-	-	-	-	-	-	-	3,946.66
Surplus Fund,	-	-	-	-	-	-	-	-	-	299,820.25
Total Liabilities,	-	-	-	-	-	-	-	-	-	\$8,303,321.94

Number of open accounts January 1st, 1876, 23,796.

Number of accounts opened during the past year, 2,603.

Number of accounts closed during the past year, 2,335.

Amount deposited, including interest credited the past year, \$1,676,890.48.

Amount withdrawn the past year, \$1,128,207.52.

Amount of interest received the past year, \$548,924.19.

Amount of interest credited to depositors the past year, \$444,145.79.

Amount placed to surplus account for the past year, \$25,563.85.

Amount of State Tax paid last year, \$43,166.58.

Amount of United States Tax paid last year, \$7,425.42.

Total expenses, including salaries, last year, \$17,985.50.

Number of depositors to whom the Bank owes less than \$500, 18,886.

Total amount of same, \$1,959,611.24.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2,043.

Total amount of same, \$3,119,176.34.

Number of depositors over \$3,000, 262.

Total amount of same, \$1,095,050.06.

Largest amount due a single depositor, \$14,972.28.

Increase of Deposits the past year, \$104,537.17.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? June and December.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, \$57,200, all secured by mortgage.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times a year.

When does your Annual meeting occur for the choice of Directors or Trustees? June or July.

Average daily balance in Bank or Trust Company for past year, \$168,119.

Amount of interest received on same, \$6,909.02.

Where deposited? Banks in New York, \$3,495 66; Banks in Hartford, \$168,119.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, James B. Hosmer; Treasurer, Z. A. Storrs; Directors or Trustees, Joseph Church, Roland Mather, John C. Parsons, Henry K. Morgan, Z. A. Storrs; Auditors, J. F. Morris, J. L. Chapman, A. R. Hillyer.

## STONINGTON SAVINGS BANK.

O. B. GRANT, *Treasurer.*

Incorporated 1850.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - -	\$ 523,357.07	523,357.07	523,357.07
Loans on Personal Security, - - - -	100,585.00	100,585.00	100,585.00
<i>Investments.</i>			
Bonds of Towns in this State:—			
30,000 10-30s Hartford, - - - -	30,000.00	29,250.00	30,000.00
Railroad Bonds:—			
4,000 New York Central, - - - -	4,000.00	3,720.00	4,080.00
1,000 Michigan Central, - - - -	1,000.00	1,000.00	1,020.00
8,000 Joliet & Northern Indiana, - - - -	8,000.00	7,294.00	8,000.00
6,000 Galena & Chicago, - - - -	6,000.00	5,797.00	6,360.00
2,000 Cheshire, N. H., - - - -	2,000.00	900.00	2,000.00
16,000 Chicago, Burlington & Quincy, - - - -	16,000.00	15,324.75	18,880.00
5,000 New York & Harlem, - - - -	5,000.00	4,750.00	5,800.00
Bank Stocks:—			
50 shares Fourth National, New York, - - - -	5,000.00	5,000.00	4,750.00
50 " Am. Exch. " " - - - -	5,000.00	5,000.00	5,000.00
66 " Central " " - - - -	6,600.00	6,600.00	6,600.00
200 " First " Stonington, - - - -	20,000.00	20,000.00	26,000.00
40 " City " Hartford, - - - -	4,000.00	4,000.00	4,160.00
Real Estate, - - - -	4,950.00	4,950.00	4,950.00
Cash deposited in Bank or Trust Company, - - - -	6,261.06	6,261.06	6,261.06
Total Assets, - - - -	\$ 747,753.13	743,788.88	757,803.13

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$717,845.43
Interest account, - - - -	3,571.28
Surplus Fund, - - - -	22,372.17
Total Liabilities, - - - -	\$743,788.88

Number of open accounts January 1st, 1876, 1,224.

Number of accounts opened during the past year, 109.

Number of accounts closed during the past year, 113.

Amount deposited, including interest credited the past year, \$101,718.61.

Amount withdrawn the past year, \$76,998.29.

Amount of interest received the past year, \$53,229.86.

Amount of interest credited to depositors the past year, and one per cent. from Surplus, total \$47,564.65.

Amount placed to surplus account for the past year, 4,539.77.

Amount of State Tax paid last year, \$4,286.25.

Amount of United States Tax paid last year, \$1,322.43.

Total expenses, including salaries, last year, \$2,988.73.

Number of depositors to whom the Bank owes less than \$500, 649.

Total Amount of same, \$120,849.42.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 143.

STONINGTON SAVINGS BANK.—*Continued.*

Total amount of same, \$240,230.65.

Number of depositors over \$3,000, 43.

Total amount of same, \$207,677.76.

Largest amount due a single depositor, \$14,957.40.

Increase of deposits the past year, \$31,452.64.

Rate per cent. of dividends to depositors last year, 7 per cent.

When are dividends paid? June and December.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$48,470.07.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Monthly.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$6,265.21.

Amount of interest received on same. None.

Where deposited? First National, Stonington.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, States, Illinois, New Jersey, Massachusetts and Rhode Island; Amount of improved city property, \$39,400. Amount on farms, \$110,070.07.

OFFICERS.—President, Charles P. Williams; Treasurer, O. B. Grant; Directors or Trustees, Richard A. Wheeler, Joseph E. Smith, Moses Pendleton, Thomas Burtch, Lodwick N. Latham, George S. Brewster, Alanson Brown, Oliver D. Chesebro; Auditors, G. S. Crandall, D. B. Spalding.



## SOUTHINGTON SAVINGS BANK.

F. D. WHITTLESEY, *Treasurer.*

Incorporated 1860.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		186,322.50	
Loans on Stocks and Bonds, - - - -		5,000.00	
Loans on Personal Security, - - - -		6,350.00	
<i>Investments.</i>			
Bank Stocks:—			
99 shares First Nat. Bank, West Meriden, -	9,900.00	10,498.83	
10 " Home " " -	1,000.00	1,135.00	
20 " National Exchange, Hartford, -	1,000.00	960.00	
5 " Aetna National, " -	500.00	510.00	
21 " Charter Oak, " -	2,100.00	2,036.00	
19 " First National, " -	1,900.00	1,390.25	
Loans secured by mortgage on property in other States, - - - -		21,000.00	
Real Estate, - - - -		5,342.11	
Cash deposited in Bank or Trust Company, -		8,162.50	
Cash on hand, - - - -		1,675.95	
Total Assets, - - - - \$		250,383.14	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$236,186.59
Interest Account, { - - - - -	
Surplus Fund, { - - - - -	14,196.55
Total Liabilities, - - - - -	\$250,383.14

Number of open accounts January 1st, 1876, 823.

Number of accounts opened during the past year, 227.

Number of accounts closed during the past year, 132.

Amount deposited, including interest credited the past year, \$87,767.21.

Amount withdrawn the past year, \$56,400.73.

Amount of interest received the past year, \$16,155.22.

Amount of interest credited to depositors the past year, \$11,822.15.

Amount placed to surplus account for the past year, \$2,188.24.

Amount of State Tax paid last year, \$1,208.92.

Amount of United States Tax paid last year, \$275.84.

Town Tax, \$37.50.

Total expenses, including salaries, last year, \$867.71.

Number of depositors to whom the Bank owes less than \$500, 691.

Total amount of same, \$72,755.49.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000. 60.

Total amount of same, \$88,988.17.

Number of depositors over \$3,000, 6.

Total amount of same, \$29,115.86.

Largest amount due a single depositor, \$8,386.51.

Decrease of Deposits the past year, \$31,366.48.

SOUTHINGTON SAVINGS BANK.—*Continued.*

Rate per cent. of dividends to depositors last year. Six per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$5,800.

Amount of income from Real Estate owned by you the past year, \$245.14.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? One.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan?

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$4,245.65.

Amount of interest received on same, \$169.16.

Where deposited? Yale National Bank, New Haven.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, \$21,000; States, Kentucky and Indiana; Counties, Jefferson, Vanderburgh, and Marion; Cities, Louisville, Evansville, and Indianapolis.

OFFICERS.—President, William Willcox; Treasurer, F. D. Whittlesey; Directors or Trustees, Wyllys Smith, John S. Phinney, Russell U. Peck, Orson W. Stow, George F. Smith, Charles R. Carter, Wheaton S. Plumb, Roswell A. Neal; Auditors, Stephen Walkley, E. P. Hotchkiss.

## SOUTH NORWALK SAVINGS BANK.

W. S. HANFORD, *Treasurer.*

Incorporated 1860.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	81,252.65	81,252.65	81,252.65
Loans on Stocks and Bonds, - - - -	19,254.19	19,254.19	19,254.19
Loans on Personal Security, - - - -	11,426.20	11,426.20	11,426.20
<i>Investments.</i>			
United States Bonds:—			
5-20 coupon 6 per cent. of 1865, - - -	5,600.00	5,600.00	6,552.00
Bonds of Towns and Counties in this and other States:—			
Fairfield County Commissioners, - - -	9,000.00	9,000.00	9,225.00
Borough of Norwalk Water Fund, - - -	100.00	100.00	103.00
Bank Stocks:—			
10 shares Nat'l Bank of Norwalk, - - -	1,000.00	1,000.00	1,100.00
5 " First Nat'l Bank of New Canaan, -	500.00	500.00	500.00
All other Assets, - - - - -	278.69	278.69	278.69
Expenses, - - - - -	656.56	656.56	656.56
Cash deposited in Bank or Trust Company, -	7,734.72	7,734.72	7,734.72
Cash on hand, Bills, Checks and Change, -	915.13	915.13	915.13
Total Assets, - - - - - \$	137,718.14	137,718.14	138,998.14

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$134,250.44
Interest account, - - - - -	2,335.03
Surplus Fund, - - - - -	1,132.67
Total Liabilities, - - - - -	\$137,718.14

Number of open accounts January 1st, 1876, 674.

Number of accounts opened during the past year, 118.

Number of accounts closed during the past year, 103.

Amount deposited, including interest credited the past year, \$37,861.59.

Amount withdrawn the past year, \$32,277.74.

Amount of interest received the past year, \$6,644.75.

Amount of interest credited to depositors the past year, \$6,645.82.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$852.11.

Amount of United States Tax paid last year, \$50.93.

Total expenses, including salaries, last year, besides taxes, \$294.00.

Number of depositors to whom the Bank owes less than \$500, 596.

Total amount of same, \$57,203.74.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 27.

Total amount of same, \$40,929.51.

Number of depositors over \$3,000. Two.

Total amount of same, \$6,953.22.



SOUTH NORWALK SAVINGS BANK.—*Continued.*

Largest amount due a single depositor, \$3,745.22.

Increase of deposits the past year, \$5,583.85.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, \$1,286.

Amount of such paper which has been over-due six months, \$1,286.

Amount of assets on which no interest or income has been derived the past year, \$12,477.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, \$4,732.00.

Amount of interest received on same. None.

Where deposited? First National Bank of South Norwalk.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, William H. Benedict; Treasurer, Winfield S. Hanford; Directors or Trustees, Dudley P. Ely, Francis H. Nash, Burr Knapp, Chester F. Tolles, Alden Solmans, Wm. H. Ferris, Alfred Knapp, George Seymour, Wm. H. Hoyt, Tallmadge Baker, John H. Knapp, Daniel L. Millard; Auditors, Thomas I. Raymond, S. F. Peck.

## SOUTHPORT SAVINGS BANK.

O. H. PERRY, *Treasurer.*

Incorporated 1854.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	363,415.35	363,415.35	363,415.35
Loans on Stocks and Bonds, - - - -	5,000.00	5,000.00	1,000.00
<i>Investments.</i>			
United States Bonds:—			
1881 Bonds, 6 per cent., - - - -	32,000.00	32,000.00	38,080.00
Bonds of Cities in this State:—			
City of Bridgeport, - - - -	25,000.00	25,000.00	25,750.00
Bonds of Towns and Counties in this and other States:—			
Town of Fairfield 6 per cent., - - -	5,000.00	5,000.00	5,000.00
County of New York 7 per cent., - -	10,000.00	10,000.00	11,000.00
Bonds of Cities in other States:—			
City of New York 7 per cent., - - -	90,000.00	90,000.00	99,000.00
“ Brooklyn “ - - - -	30,000.00	30,000.00	33,000.00
Railroad Bonds:—			
New Jersey Midland R. R. 7 per cent, -	6,000.00	6,000.00	1,800.00
Bank Stocks:—			
10 shares Hanover National Bank, - -	1,000.00	1,000.00	850.00
50 “ Phoenix “ - - - -	1,000.00	1,000.00	980.00
22 “ Continental “ - - - -	2,200.00	2,200.00	1,936.00
50 “ Fourth “ - - - -	5,000.00	5,000.00	4,850.00
14 “ Central “ - - - -	1,400.00	1,400.00	1,400.00
50 “ National Bank of North America, -	5,000.00	5,000.00	5,000.00
30 “ “ Commerce, - - - -	3,000.00	3,000.00	3,540.00
20 “ “ Norwalk, - - - -	2,000.00	2,000.00	2,100.00
50 “ Bank of State of New York, - -	5,000.00	5,000.00	5,500.00
10 “ St. Nicholas National Bank, - -	1,000.00	1,000.00	1,030.00
10 “ Am. Exchange “ - - - -	1,000.00	1,000.00	1,160.00
Real Estate, - - - -	10,000.00	10,000.00	10,000.00
Expenses, - - - -	4,006.25	4,006.25	4,006.25
Cash deposited in Bank or Trust Company, -	20,958.03	20,958.03	20,958.03
Cash on hand, - - - -	2,587.03	2,587.03	2,587.03
Total Assets, - - - - \$	631,566.66	631,566.66	643,942.66

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$611,604.78
Interest account, - - - -	19,961.88
Total Liabilities, - - - -	\$631,566.66

Number of open accounts January 1st, 1876, 1,346.

Number of accounts opened during the past year, 128.

Number of accounts closed during the past year, 131.

Amount deposited, including interest credited the past year, \$141,408.24.

SOUTHPORT SAVINGS BANK.—*Continued.*

- Amount withdrawn the past year, \$115,632.65.  
 Amount of interest received the past year, \$47,960.46.  
 Amount of interest credited to depositors the past year, \$32,786.28.  
 Amount placed to surplus account for the past year, nothing.  
 Amount of State Tax paid last year, \$4,126.80.  
 Amount of United States Tax paid last year, \$596.14.  
 Total expenses, including salaries, last year, \$7,711.55.  
 Number of depositors to whom the Bank owes less than \$500, 1,018.  
 Total amount of same, \$261,688.24.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 76.  
 Total amount of same, \$244,316.54.  
 Number of depositors over \$3,000, 25.  
 Total amount of same, \$105,600.00.  
 Largest amount due a single depositor, \$7,298.05.  
 Increase of deposits the past year, \$25,775.59.  
 Rate per cent. of dividends to depositors last year, July, 1875, 3 per cent., Jan. 1, 1876, 2½ per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876. \$5,000.  
 Amount of such paper which has been over-due six months. \$5,000.  
 Amount of assets on which no interest or income has been derived the past year. \$11,000.  
 Amount of income from Real Estate owned by you the past year. \$60.00.  
 What is the highest rate of interest received on loans made the past year? 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.  
 How often are accounts thoroughly audited? Four times a year, twice by Auditors and twice by Commissioners.  
 When does your annual meeting occur for the choice of Directors or Trustees. July.  
 Average daily balance in Bank or Trust Company for past year. \$6,523.06.  
 Amount of interest received on same, none.  
 Where deposited? Southport National Bank.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Frederick Marquand; Vice-Presidents, Ed. Sherwood, Augustus Jennings, Jonathan Godfrey; Treasurer, O. H. Perry; Directors or Trustees, Edwin Sherwood, Augustus Jennings, Jonathan Godfrey, F. D. Perry, Allen Nichols, W. B. Meeker, O. B. Jennings, Oliver Bulkley, Paschael Sheffield, Benj. A. Bulkley, W. W. Wakerman, S. C. Sherwood, Royal G. Skiff, Geo. Bulkley, Jr., Francis Jelliff, Franklin Bulkley; Auditors, L. F. Sherwood, Henry Davis.



## SUFFIELD SAVINGS BANK.

CHAS. A. CHAPMAN, *Treasurer.*

Incorporated 1869.

ASSETS, JANUARY 1st, 1876.	Cost.	Par Value.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	110,150.00	110,150.00	110,150.00
Loans on Stocks and Bonds, - - - -	19,700.00	19,700.00	19,700.00
Loans on Personal Security, - - - -	1,000.00	1,000.00	1,000.00
<i>Investments.</i>			
Railroad Bonds:—			
Connecticut Western, - - - -	10,000.00	9,000.00	7,800.00
Hartford, Providence & Fishkill, - - - -	3,000.00	2,700.00	3,000.00
Bank Stocks:—			
First National Bank, Suffield, - - - -	11,000.00	13,310.00	13,750.00
Marine “ “ New York, - - - -	5,000.00	6,350.00	6,400.00
City “ “ Hartford, - - - -	1,000.00	1,090.00	1,100.00
Premium account, - - - -	2,554.07		
Taxes paid, - - - -	14.56		
Expenses, - - - -	149.50		
Cash deposited in Bank or Trust Company, -	6,804.10		
Total Assets, - - - - \$	170,372.23		

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$162,567.75
Interest account, - - - - -	4,738.78
Surplus Fund, - - - - -	3,065.70
Total Liabilities, - - - - -	\$170,372.23

Number of open accounts January 1st, 1876, 693.

Number of accounts opened during the past year, 115.

Number of accounts closed during the past year, 68.

Amount deposited, including interest credited the past year, \$72,161.48.

Amount withdrawn the past year, \$44,845.56.

Amount of interest received the past year, \$12,975.30.

Amount of interest credited to depositors the past year, \$7,882.82.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$1,005.77.

Amount of United States Tax paid last year, \$24.88.

Total expenses, including salaries, last year, \$593.90.

Number of depositors to whom the Bank owes less than \$500, 556.

Total amount of same, \$79,312.60.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000,

31.

Total amount of same, \$42,384.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$2,497.02.

Increase of Deposits the past year, \$27,315.92.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? February and August.

SUFFIELD SAVINGS BANK.—*Continued.*

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year. \$6,000.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Four.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate?

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? First Monday in July.

Average daily balance in Bank or Trust Company for past year, \$4,783.30.

Amount of interest received on same. None.

Where deposited? First National Bank, Suffield.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; County, Cook; Amount, \$10,000.

OFFICERS.—President, Byron Loomis; Treasurer, Chas. A. Chapman; Directors or Trustees, Hezekiah S. Sheldon, Nathan Clark, Thomas H. Austin, Jairus W. Case, Julius Harnon, Horace K. Ford, George W. Loomis, Geo. Williston, N. S. Pomeroy, I. Luther Spencer, Henry Fuller, Byron Loomis, Mathew T. Newton, Wm. H. Fuller, Alfred Spencer, Thos. McKenzie, Edward Austin, Chas. G. Warner, Ephraim West, H. K. Spellman.

## THOMASTON SAVINGS BANK.

G. A. STOUGHTON, *Treasurer.*

Incorporated 1874.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	27,420.00	27,420.00	27,420.00
Loans on Personal Security, - - - -	3,025.00	3,025.00	3,025.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:— - - - -	1,000.00	1,000.00	1,000.00
Bank Stocks:— - - - -	3,250.00	3,315.00	3,315.00
Expenses, - - - - -	237.95	237.95	237.95
Cash on hand, - - - - -	272.05	272.05	272.05
Total Assets, - - - - - \$	35,205.00	35,270.00	35,270.00

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$33,391.88
Interest account, - - - - -	1,878.12
Total Liabilities, - - - - -	\$35,270.00

Number of open accounts January 1st, 1876, 287.

Number of accounts opened during the past year, 240.

Number of accounts closed during the past year, 37.

Amount deposited, including interest credited the past year, \$37,111.46.

Amount withdrawn the past year, \$8,604.62.

Amount of interest received the past year, \$1,753.77.

Amount of interest credited to depositors the past year, \$436.21.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$41.50.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$237.95.

Number of depositors to whom the Bank owes less than \$500, 268.

Total amount of same, \$24,932.57.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 2.

Total amount of same, \$2,030.

Number of depositors over \$3,000. None.

Total amount of same, none.

Largest amount due a single depositor, \$1,030.

Increase of deposits the past year, \$36,675.25.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.



THOMASTON SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on loans made the past year. 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Two.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? No.

How often are accounts thoroughly audited? Twice a year.

When does your annual meeting occur for the choice of Directors or Trustees? Last Wednesday in July.

Average daily balance in Bank or Trust Company for past year,

Amount of interest received on same, 4 per cent.

Where deposited? Waterbury, Conn.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Miles Morse; Treasurer, G. A. Stoughton; Directors or Trustees, Miles Morse, Aaron Thomas, Edwin P. Parker, Michael Ryan, J. B. Woodward, G. B. Peirpont, F. M. Foster, D. K. Merriam, R. T. Andrus; Auditors, Albert P. Bradstreet, George P. North.

## THOMPSONVILLE SAVINGS BANK.

THOMAS WATSON, *Treasurer.*

Incorporated 1865.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		99,395.06	
Loans on Personal Security, - - - -		9,382.50	
<i>Investments.</i>			
Bank Stocks:—			
105 shares Ninth National Bank, New York,	10,500.00	11,407.75	
68 " Central " " " -	6,800.00	7,105.11	
60 " Park " " " -	6,000.00	9,414.75	
50 " Fourth " " " -	5,000.00	5,018.75	
30 " Importers & Traders Nat'l N. Y. -	3,000.00	6,000.00	
Accrued Interest to Jan. 1st, 1876, - -		1,653.29	
Vault, Safe and Furniture, - - - -		1,006.18	
Cash deposited in Bank or Trust Company, -		2,940.16	
Cash on hand, - - - - -		5,487.66	
Total Assets, - - - - - \$		158,811.21	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$152,961.98
Interest paid in advance from Jan. 1st, 1876. - - - - -	732.69
Interest account due Depositors, - - - - -	4,206.30
Surplus Fund, - - - - -	910.24
Total Liabilities, - - - - -	\$158,811.21

Number of open accounts January 1st, 1876, 853.

Number of accounts opened during the past year, 218.

Number of accounts closed during the past year, 134.

Amount deposited, including interest credited the past year, \$63,282.06.

Amount withdrawn the past year, \$42,139.38.

Amount of interest received the past year, \$9,122.37.

Amount of interest credited to depositors the past year, \$7,342.76.

Amount placed to surplus account for the past year, \$291.44.

Amount of State Tax paid last year, \$915.77.

Amount of United States Tax paid last year, \$5.25.

Total expenses, including salaries, last year, and rent, \$739.23.

Number of depositors to whom the Bank owes less than \$500, 777.

Total amount of same, \$80,236.54.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 30.

Total amount of same, \$41,567.85.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$2,082.84.

Increase of Deposits the past year, \$20,961.93.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

THOMPSONVILLE SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$1,000.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Consult only.

How often are accounts thoroughly audited? January and July.

When does your annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, less than \$600.

Amount of interest received on same, \$30.

Where deposited? Thompsonville Trust Co.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Indiana; County, Vanderburgh; City, Evansville; Whole amount of issue, \$25,000; Amount you hold, \$5,000.

OFFICERS.—President, Robert B. Morrison; Vice-Presidents, Thos. Watson, Henry Warner; Treasurer, Thos. Watson; Directors or Trustees, John Murphy, David Doig, William Olmsted, F. E. Ely, L. H. Pease, James Morrison, David Brainard, Albert W. Allen, Niles Pease, Daniel H. Abbe; Auditors, Wm. A. Campbell, Henry Davis.



## UNION SAVINGS BANK OF DANBURY.

L. P. TREADWELL, *Treasurer.*

Incorporated 1866.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$		298,589.25	
Loans on Stocks and Bonds, - - - -		67,789.50	
Loans on Personal Security, - - - -		66,670.73	
<i>Investments.</i>			
Railroad Bonds:—			
New Haven, Middletown & Willimantic, -	5,000.00	1,500.00	1,500.00
Bank Stocks:—			
111 shares National Pahquioque Bank, -	11,100.00	9,600.00	12,765.00
All other Assets:—			
Suspense account, - - - - -		382.06	
Real Estate, - - - - -		11,878.36	
Cash on hand, - - - - -		2,215.17	
Total Assets, - - - - - \$		398,625.07	

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$387,562.61
Interest account, - - - - -	11,062.46
Total Liabilities, - - - - -	\$398,625.07

Number of open accounts January 1st, 1876, 1,220.

Number of accounts opened during the past year, 300.

Number of accounts closed during the past year, 276.

Amount deposited, including interest credited the past year, \$218,380.77.

Amount withdrawn the past year, \$161,328.86.

Amount of interest received the past year, \$25,280.00.

Amount of interest credited to depositors the past year, \$20,223.77.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$2,375.80.

Amount of United States Tax paid last year, \$269.19.

Total expenses, including salaries, last year, \$4,568.42.

Number of depositors to whom the Bank owes less than \$500, 995.

Total amount of same, \$107,000.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 90.

Total amount of same, \$142,000.

Number of depositors over \$3,000, 10.

Total amount of same, \$45,500.00.

Largest amount due a single depositor, \$6,356.38.

Decrease of Deposits the past year, \$57,051.91.

Rate per cent. of dividends to depositors last year. Six per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. About \$91,000.

What is the highest rate of interest received on such paper? 7 per cent.

UNION SAVINGS BANK OF DANBURY.—*Continued.*

Amount of over-due paper on hand January 1st, 1876. \$3,000.

Amount of such paper which has been over-due six months. \$3,000.

Amount of assets on which no interest or income has been derived the past year, \$4,500.

Amount of income from Real Estate owned by you the past year, \$600.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Two.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? 2d Thursday in July.

Average daily balance in Bank or Trust Company for past year, about \$5,000.

Amount of interest received on same, none.

Where deposited? National Pahquioque Bank.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, S. C. Holley; Treasurer, L. P. Treadwell; Directors or Trustees, S. C. Holley, Henry Crofut, Almon Judd, Wm. H. Clark, F. H. Austin, George E. Ryder, Wm. J. Rider, F. A. Hull, Norman Hodge; Auditors, D. G. Penfield, E. S. Judd.

## WATERBURY SAVINGS BANK.

F. J. KINGSBURY, *Treasurer.*

Incorporated 1850.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	1,209,026.97	1,209,026.97	1,209,026.97
Loans on Stocks and Bonds, - - - }	153,512.55	153,512.55	153,512.55
Loans on Personal Security, - - - }			
<i>Investments.</i>			
United States Bonds :—			
130,000 New Issue 1865, }			
2,500 6s, '81, }	132,500.00	132,500.00	153,300.00
Bonds of Cities in this State :—			
47,000 Waterbury, Conn., }			
1,000 Hartford, }	48,000.00	48,000.00	49,440.00
Bonds of Towns and Counties in this and other States :—			
Waterbury Town Orders, 8,000, }			
Naugatuck " " 2,307, }	10,307.00	10,307.00	10,307.00
Bank Stocks :—			
Citizens Nat'l Bank, Waterbury, 40,000, }			
Waterbury Nat'l Bank " 6,000, }	46,000.00	48,760.00	62,000.00
All other Assets :—			
Taxes paid, - - - - -	5,705.65	5,705.65	5,705.65
Real Estate, - - - - -	15,202.40	15,202.40	15,202.40
Cash deposited in Bank or Trust Company, -	42,932.01	42,932.01	42,932.01
Total Assets, - - - - - \$	1,663,186.58	1,665,946.58	1,701,426.58

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,544,853.72
Interest account, - - - - -	118,271.41
All other Liabilities, - - - - -	61.45
Total Liabilities, - - - - -	\$1,663,186.58

Number of open accounts January 1st, 1876, about 4,200.

Number of accounts opened during the past year, 552.

Number of accounts closed during the past year, about 450.

Amount deposited, including interest credited the past year, \$379,526.55.

Amount withdrawn the past year, \$295,148.13.

Amount of interest received the past year, \$107,778.67.

Amount of interest credited to depositors the past year, \$85,528.30.

Amount placed to surplus account for the past year. All in Interest account.

Amount of State Tax paid last year, \$10,300.64.

Amount of United States Tax paid last year, \$762.49.

Total expenses, including salaries, last year, \$5,000.

Number of depositors to whom the Bank owes less than \$500, about 3,000.

Total Amount of same, \$450,000.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 250.



WATERBURY SAVINGS BANK.—*Continued.*

Total amount of same, \$400,000.

Number of depositors over \$3,000, 32.

Total amount of same, \$133,000.

Largest amount due a single depositor, \$11,410.34.

Increase of deposits the past year, \$83,378.20.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? February and August.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. We carry about \$60,000 of this class of paper.

What is the highest rate of interest received on such paper? 7 per cent.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, about \$30,000, all secured by mortgage and good, but interest delayed from various reasons.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? Seven per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Lending committee of two members usually act with two other directors, except in important cases when a full meeting is called.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate?

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? By auditors yearly, and by ourselves quarterly.

When does your annual meeting occur for the choice of Directors or Trustees? June.

Average daily balance in Bank or Trust Company for past year, \$60,145.

Amount of interest received on same, \$1,666.67.

Where deposited? Citizens National, Waterbury.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Willard Spencer; Treasurer, F. J. Kingsbury; Directors or Trustees, Willard Spencer, A. S. Case, C. N. Wayland, N. Dikeman, C. B. Merriman, J. W. Smith, F. L. Curtiss, J. M. Burrall, F. J. Kingsbury; Auditors, E. F. Root, F. B. Merriman.

## WESTPORT SAVINGS BANK.

B. L. WOODWORTH, *Treasurer.*

Incorporated 1860.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	61,450.00	61,450.00	61,450.00
Loans on Personal Security, - - - -	2,800.00	2,800.00	2,800.00
<i>Investments.</i>			
United States Bonds:—			
118 5-20s 1865, May and November, - -	7,000.00	7,000.00	8,260.00
119 “ “ January and July, - -	1,000.00	1,000.00	1,190.00
121½ “ 1867, “ “ - -	8,000.00	8,000.00	9,700.00
Bonds of Towns and Counties in this and other States:—			
Westport Town Orders, - - - -	10,000.00	10,000.00	10,000.00
Bank Stocks:—			
15 shares Continental Bank, New York, -	1,500.00	1,500.00	1,215.00
55 “ Fourth Nat. “ “ - -	5,500.00	5,500.00	4,840.00
10 “ Manuf. & Merchants, “ - -	600.00	600.00	360.00
15 “ American Exchange, “ - -	1,500.00	1,650.00	1,710.00
Cash deposited in Bank or Trust Company, -	8,220.47	8,220.47	8,220.47
Cash on hand, - - - -	4,000.00	4,000.00	4,000.00
Total Assets, - - - - \$	111,570.47	111,720.47	113,745.47

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$107,248.52
Surplus Fund, - - - -	4,106.02
All other Liabilities,—State Tax, - - - -	365.93
Total Liabilities, - - - -	\$111,720.47

Number of open accounts January 1st, 1876, 446.

Number of accounts opened during the past year, 99.

Number of accounts closed during the past year, 54.

Amount deposited, including interest credited the past year, \$36,319.72.

Amount withdrawn the past year, \$20,853.09.

Amount of interest received the past year, \$6,792.37.

Amount of interest credited to depositors the past year, \$5,705.47.

Amount placed to surplus account for the past year, none.

Amount of State Tax paid last year, \$731.86.

Amount of United States Tax paid last year, none.

Total expenses, including salaries, last year, \$295.65.

Number of depositors to whom the Bank owes less than \$500, 382

Total amount of same, \$45,563.18.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 20.

Total amount of same, \$30,602.51.

Number of depositors over \$3,000, none.

Total amount of same, none.

Largest amount due a single depositor, \$2,844.85.

WESTPORT SAVINGS BANK.—*Continued.*

Increase of Deposits the past year, \$15,466.63.

Rate per cent of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876, none.

Amount of such paper which has been over-due six months, none.

Amount of assets on which no interest or income has been derived the past year, none.

Amount of income from Real Estate owned by you the past year, none.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? No.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your Annual meeting occur for the choice of Directors or Trustees? July.

Average daily balance in Bank or Trust Company for past year, estimated \$5,500.

Amount of interest received on same, none.

Where deposited? Banks in New York, \$3,000; Banks in Connecticut, \$2,500.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, Alva Gray; Vice Presidents, E. W. Taylor, George S. Adams, H. H. Belden; Treasurer, B. L. Woodworth; Directors or Trustees, George S. Adams, John W. Taylor, E. A. Williams, John H. Gray, E. S. Downes, W. H. Marvin, F. W. Jesup; Auditors, D. N. Salmon, H. E. Sherwood.



## WILLIMANTIC SAVINGS INSTITUTE.

HENRY F. ROYCE, *Treasurer.*

Incorporated 1842.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - -	\$ 671,990.00	671,990.00	671,990.00
Loans on Stocks and Bonds, - - - - -	23,850.00	23,850.00	23,850.00
Loans on Personal Security, - - - - -	108,983.42	108,983.42	108,983.42
Municipal Orders, - - - - -	24,900.00	24,900.00	24,900.00
<i>Investments.</i>			
United States Bonds:—			
5-20 coupon of 1867 and '68, - - - - -	25,000.00	25,000.00	30,000.00
Bonds of Cities in other States:—			
Burlington, Iowa, - - - - -	7,500.00	6,000.00	6,000.00
Bank Stocks:—			
American Exchange National, New York, -	3,300.00	3,300.00	3,800.00
Continental " " -	3,000.00	3,000.00	2,500.00
Bank of America, " " -	3,000.00	3,000.00	4,500.00
Nat'l Bank of the Republic, " " -	4,000.00	4,000.00	3,600.00
Ætna Nat'l Bank, Hartford, - - - - -	2,000.00	2,000.00	2,600.00
Nat'l Bank of Commerce, New London, -	6,000.00	6,000.00	6,400.00
Tolland Co. Nat'l, Tolland, - - - - -	5,000.00	5,000.00	5,000.00
Windham " Windham, - - - - -	4,000.00	4,000.00	5,000.00
Uncas " Norwich, - - - - -	6,250.00	6,250.00	6,250.00
Second " " - - - - -	10,000.00	10,000.00	12,000.00
All other Assets:—			
Premium account, - - - - -	1,500.00	1,500.00	1,500.00
Real Estate:—			
Banking House, - - - - -	33,000.00	33,000.00	33,000.00
Expenses, - - - - -	694.02	694.02	694.02
Cash deposited in Bank or Trust Company, -	22,783.85	22,783.85	22,783.85
Total Assets, - - - - -	\$ 966,751.29	965,251.29	975,351.29

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$915,966.64
Interest account, - - - - -	24,284.65
Surplus Fund, - - - - -	25,000.00
Total Liabilities, - - - - -	\$965,251.29

Number of open accounts January 1st, 1876, 3,052.

Number of accounts opened during the past year, 450.

Number of accounts closed during the past year, 354.

Amount deposited, including interest credited the past year, \$256,243.45.

Amount withdrawn the past year, \$180,392.50.

Amount of interest received the past year, \$61,206.03.

Amount of interest credited to depositors the past year, \$50,580.69.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$5,346.99.

Amount of United States Tax paid last year, \$462.82.

WILLIMANTIC SAVINGS INSTITUTE.—*Continued.*

Total expenses, including salaries, last year, \$2,386.24.

Number of depositors to whom the Bank owes less than \$500, 2,303.

Total amount of same, \$257,771.26.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 169.

Total amount of same, \$252,896.95.

Number of depositors over \$3,000, 14.

Total amount of same, \$55,809.72.

Largest amount due a single depositor, \$7,334.41.

Increase of deposits the past year, \$75,850.95.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April 1st and Oct. 1st.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year, \$236,363.79.

What is the highest rate of interest received on such paper? 8 per cent.\*

Amount of over-due paper on hand January 1st, 1876, \$10,000.

Amount of such paper which has been over-due six months, \$10,000.

Amount of assets on which no interest or income has been derived the past year, \$10,000.

Amount of income from Real Estate owned by you the past year, \$1,600.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Three times a year.

When does your Annual meeting occur for the choice of Directors or Trustees? Third Monday in June.

Average daily balance in Bank or Trust Company for past year, \$33,119.

Amount of interest received on same, \$1,168.60.

Where deposited? Banks in Connecticut, \$33,119.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; County, Cook; City, Chicago; Whole amount of issue, \$11,000; Amount you hold, \$11,000.

**OFFICERS.**—President, Whiting Hayden; Treasurer, Henry F. Royce; Directors or Trustees, Allen B. Burlison, Joel R. Arnold, Allen Lincoln, Geo. B. Armstrong, H. H. Fitch, Henry F. Royce; Auditors, Wm. H. Osborn, Eugene S. Boss.

\* Through misapprehension of law.

## WINDHAM COUNTY SAVINGS BANK.

WM. H. CHOLLAR, *Treasurer.*

Incorporated 1864.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	583,525.00	583,525.00	583,525.00
Loans on Personal Security, - - - -	157,350.00	157,350.00	157,350.00
<i>Investments.</i>			
United States Bonds:— - - - -	121,000.00	122,600.00	139,755.00
Bonds of Towns and Counties in this and other States:—			
Middletown, - - - - -	100,000.00	100,000.00	102,000.00
Hartford, - - - - -	100,000.00	100,000.00	106,000.00
<i>Bank Stocks:—</i>			
First National Bank, Killingly, - - -	16,000.00	16,000.00	20,000.00
Thames “ Norwich, - - -	10,000.00	10,000.00	12,000.00
First “ “ - - -	6,000.00	6,000.00	6,000.00
Second “ “ - - -	10,000.00	10,000.00	12,000.00
Norwich “ “ - - -	10,000.00	10,000.00	11,000.00
Fourth “ New York, - - -	20,000.00	20,000.00	20,000.00
Ninth “ “ - - -	15,000.00	15,000.00	15,000.00
Central “ “ - - -	10,000.00	10,000.00	7,000.00
National Bank of Commerce, New York, -	10,000.00	10,000.00	12,000.00
Windham Co. National Bank, Brooklyn, -	5,500.00	5,500.00	7,000.00
Real Estate, - - - - -	16,450.00	16,450.00	20,000.00
Expenses, - - - - -	477.91	477.91	477.91
Cash deposited in Bank or Trust Company, -	42,858.08	42,858.08	42,858.08
Cash on hand, - - - - -	3,479.66	3,479.66	3,479.66
Total Assets, - - - - \$	1,237,640.65	1,239,240.65	1,277,445.65

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$1,220,271.15
Interest account, - - - - -	18,969.50
Total Liabilities, - - - - -	\$1,239,240.65

Number of open accounts January 1st, 1876, 3,164.

Number of accounts opened during the past year, 356.

Number of accounts closed during the past year, 432.

Amount deposited, including interest credited the past year, \$226,777.

Amount withdrawn the past year, \$238,764.22.

Amount of interest received the past year, \$80,283.31.

Amount of interest credited to depositors the past year, \$72,141.00.

Amount placed to surplus account for the past year, nothing.

Amount of State Tax paid last year, \$7,045.21.

Amount of United States Tax paid last year, \$881.54.

Total expenses, including salaries, last year, \$2,917.01.

Number of depositors to whom the Bank owes less than \$500, 2,287.

Total amount of same, \$313,367.00.



WINDHAM COUNTY SAVINGS BANK.—*Continued.*

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 260.

Total amount of same, \$411,137.00.

Number of depositors over \$3,000, 36.

Total amount of same, \$163,912.00.

Largest amount due a single depositor, \$8,331.80.

Increase of deposits the past year, none.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April and October.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. \$10,000.

What is the highest rate of interest received on such paper? 7 per cent.

Amount of over-due paper on hand January 1st, 1876. \$40,000.

Amount of such paper which has been over-due six months. \$35,000.

Amount of assets on which no interest or income has been derived the past year. \$35,000.

Amount of income from Real Estate owned by you the past year. \$975.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Three.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Six times each year.

When does your annual meeting occur for the choice of Directors or Trustees. July.

Average daily balance in Bank or Trust Company for past year. \$28,376.

Amount of interest received on same, \$425.65.

Where deposited? Banks in New York, \$260; Banks in Rhode Island, \$13,583; Banks in Connecticut, \$14,533.

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, H. L. Danielson; Vice-President, John D. Bigelow; Treasurer, Wm. H. Chollar; Secretary, Henry N. Clemens; Directors or Trustees, O. M. Capron, Willard Leavens, Edward L. Cundall, Lysander Warren, Almond M. Paine, Willard Day, Simon S. Waldo; Auditors, Anthony Ames, Henry Hammond.

## WINDSOR LOCKS SAVINGS BANK.

A. W. CONVERSE, *Treasurer.*

Incorporated 1871.

ASSETS, JANUARY 1st, 1876.	Cost.	Par Value.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	40,583.36	40,583.36	40,583.36
Loans on Personal Security, - - - -	700.00	700.00	700.00
<i>Investments.</i>			
Railroad Stocks:—			
15 shares N. Y. & N. H., - - - -	1,500.00	2,250.00	2,250.00
Bank Stocks:—			
75 shares First National, Suffolk, - - -	7,500.00	9,150.00	9,300.00
20 " " Hartford, - - -	2,000.00	2,820.00	2,820.00
Expenses, - - - - -	908.00	908.00	908.00
Cash deposited in Bank or Trust Company, -	1,477.42	1,477.42	1,477.42
Cash on hand, - - - - -	1,609.38	1,609.38	1,609.38
Total Assets, - - - - - \$	56,278.16	59,498.16	59,648.16

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$58,666.94
Interest account, - - - - -	831.22
Total Liabilities, - - - - -	\$59,498.16

Number of open accounts January 1st, 1876. 389.

Number of accounts opened during the past year, 113.

Number of accounts closed during the past year, 60.

Amount deposited, including interest credited the past year, \$40,894.99.

Amount withdrawn the past year, \$33,132.85.

Amount of interest received the past year, \$3,692.54.

Amount of interest credited to depositors the past year, \$2,843.21.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$280.44.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$412.

Number of depositors to whom the Bank owes less than \$500, 363.

Total amount of same, \$36,424.53.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000.

Six.

Total amount of same, \$8,010.22.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$1,555.75.

Increase of Deposits the past year, \$7,762.14.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? April 1st and October 1st.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? Nothing.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

WINDSOR LOCKS SAVINGS BANK.—*Continued.*

Amount of assets on which no interest or income has been derived the past year. None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Four times a year.

When does your annual meeting occur for the choice of Directors or Trustees? Second Thursday in July.

Average daily balance in Bank or Trust Company for past year, \$1,729.54.

Amount of interest received on same, \$78.81.

Where deposited? State Bank, Hartford.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, John B. Windsor; Treasurer, Alfred W. Converse; Directors or Trustees, John B. Windsor, Chas. E. Chaffee, Jabez H. Hayden, James T. Coogan, J. Warren Johnson, Saml. McAuley, Thos. F. Carroll, Wm. Mather, Stephen Griffen, J. R. Montgomery, Chas. P. Clark, Harvey Prior; Auditors, Herman W. Butler, Wm. Mather, Jr.



## WINSTED SAVINGS BANK.

GEORGE S. ROWE, *Treasurer.*

Incorporated 1860.

ASSETS, JANUARY 1ST, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	473,931.25	473,931.25	473,931.25
Loans on Stocks and Bonds, - - - -	3,885.00	3,885.00	3,885.00
Loans on Personal Security, - - - -	33,060.00	33,060.00	33,060.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States:—			
Cook County, Illinois, - - - -	4,000.00	4,000.00	4,200.00
Town of Winchester, - - - -	34,000.00	34,000.00	34,000.00
“ “ Orders, - - - -	10,500.00	10,500.00	10,500.00
Bonds of Cities in other States:—			
City of Chicago, - - - -	4,000.00	4,000.00	4,200.00
Chicago Park, - - - -	5,313.09	5,313.09	4,967.73
Railroad Bonds:—			
Connecticut Western, - - - -	10,000.00	8,800.00	7,500.00
Bonds of other Corporations in this and other States:—			
Des Moines School Bonds, - - - -	2,000.00	2,000.00	2,000.00
Winsted Borough “ - - - -	16,000.00	15,250.00	16,000.00
“ “ Orders, - - - -	9,419.52	9,419.52	9,419.52
1st School District, Winchester, Orders, -	2,801.31	2,801.31	2,801.31
4th “ “ “ - - - -	1,500.00	1,500.00	1,500.00
Bank Stocks:—			
Bank of Commerce, New York, - -	10,000.00	10,000.00	11,700.00
American Exchange, “ - - - -	12,000.00	12,000.00	13,680.00
Importers & Traders, “ - - - -	5,300.00	5,300.00	10,070.00
Fourth National, “ - - - -	5,000.00	5,000.00	4,600.00
Mechanics Banking Asso'n, “ - - - -	5,000.00	5,000.00	5,000.00
Bank of Republic, “ - - - -	5,000.00	5,000.00	4,500.00
German American, “ - - - -	2,500.00	2,500.00	1,975.00
Continental, “ - - - -	1,500.00	1,500.00	1,200.00
Hanover, “ - - - -	5,000.00	5,000.00	4,500.00
Merchants, “ - - - -	5,000.00	5,000.00	5,900.00
Bank of North America, “ - - - -	2,000.00	2,000.00	1,960.00
Hurlbut Bank, Winsted, - - - -	3,700.00	3,700.00	4,995.00
All other Assets, - - - -	120,000.00	120,000.00	120,000.00
Real Estate,—Banking House, - - - -	6,000.00	6,000.00	6,000.00
Cash deposited in Bank or Trust Company, -	6,364.15	6,364.15	6,364.15
Cash on hand, - - - -	11,647.00	11,647.00	11,647.00
Total Assets, - - - - \$	816,421.32	814,471.32	822,055.96

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - -	\$755,955.88
Interest account, - - - -	23,515.44
Surplus Fund, - - - -	35,000.00
Total Liabilities, - - - -	\$814,471.32

WINSTED SAVINGS BANK.—*Continued.*

Number of open accounts January 1st, 1876, 2,821.  
 Number of accounts opened during the past year, 421.  
 Number of accounts closed during the past year, 395.  
 Amount deposited, including interest credited the past year, \$237,728.40.  
 Amount withdrawn the past year, \$183,214.96.  
 Amount of interest received the past year, \$55,118.63.  
 Amount of interest credited to depositors the past year, \$41,076.77.  
 Amount placed to surplus account for the past year, none.  
 Amount of State Tax paid last year, \$4,842.45.  
 Amount of United States Tax paid last year, \$444.37.  
 Total expenses, including salaries, last year, \$2,234.95.  
 Number of depositors to whom the Bank owes less than \$500, about 2,300.  
 Total amount of same, about \$230,000.  
 Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 175.  
 Total amount of same, \$265,626.30.  
 Number of depositors over \$3,000. 10.  
 Total amount of same, \$41,018.26.  
 Largest amount due a single depositor, \$6,021.79.  
 Increase of deposits the past year, \$54,513.44.  
 Rate per cent. of dividends to depositors last year, 6 per cent.  
 When are dividends paid? January and July.  
 Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. None.  
 What is the highest rate of interest received on such paper? None.  
 Amount of over-due paper on hand January 1st, 1876, none.  
 Amount of such paper which has been over-due six months, none.  
 Amount of assets on which no interest or income has been derived the past year, \$2,984.25.  
 Amount of income from Real Estate owned by you the past year, none.  
 What is the highest rate of interest received on loans made the past year. 7 per cent.  
 How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? Five.  
 What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Four.  
 Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.  
 Do you keep a record of Directors (or Trustees) present and consenting to each loan? Keep a record of Directors present, but not as to their consent, except by a general vote.  
 How often are accounts thoroughly audited? Twice a year.  
 When does your annual meeting occur for the choice of Directors or Trustees? Third Wednesday in July.  
 Average daily balance in Bank or Trust Company for past year, about \$25,000.  
 Amount of interest received on same, 3 per cent.  
 Where deposited? Hurlbut National Bank.  
 Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.  
 Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.  
 Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.  
 Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes; States, Illinois and Iowa; whole amount of issue, \$242,000; amount you hold, \$120,000; amount of improved city property, \$89,000; amount on farms or unimproved lots, \$31,000.

OFFICERS.—President, John T. Rockwell; Treasurer, George S. Rowe; Directors or Trustees, John T. Rockwell, James R. Alvord, Rufus E. Holmes, Henry Gay, George Dudley, John G. Wetmore, Lyman R. Norton; Auditors, Charles B. Holmes, George Dudley, Jr.

## WOLCOTTVILLE SAVINGS BANK.

ISAAC W. BROOKS, *Treasurer.*

Incorporated 1868.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	96,130.00	96,130.00	96,130.00
Loans on Personal Security, - - - -	10,170.00	10,170.00	10,170.00
<i>Investments.</i>			
Bonds of Towns and Counties in this and other States :—			
Town of Torrington Orders, - - - -	7,000.00	7,000.00	7,000.00
Bonds of other Corporations in this and other States :—			
Wolcottville School District Orders, - -	7,700.00	7,700.00	7,700.00
Bank Stocks :—			
First National Bank of Litchfield, - - -	2,000.00	2,200.00	2,200.00
All other Assets :—			
Safe, - - - - -	125.00	125.00	125.00
Cash on hand, - - - - -	6,462.60	6,462.60	6,462.60
Total Assets, - - - - - \$	129,587.60	129,787.60	129,787.60

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, - - - - -	\$124,226.19
Interest account, - - - - -	5,561.41
Total Liabilities, - - - - -	\$129,787.60

Number of open accounts January 1st, 1876, 661.

Number of accounts opened during the past year, 172.

Number of accounts closed during the past year, 42.

Amount deposited, including interest credited the past year, \$64,194.70.

Amount withdrawn the past year, \$24,305.88.

Amount of interest received the past year, \$8,233.67.

Amount of interest credited to depositors the past year, \$4,978.52.

Amount placed to surplus account for the past year. None.

Amount of State Tax paid last year, \$532.55.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, exclusive of taxes, \$611.40.

Number of depositors to whom the Bank owes less than \$500, 587.

Total amount of same, \$61,065.89.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 16.

Total amount of same, \$23,245.47.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$2,059.18.

Increase of Deposits the past year, \$39,888.82.

Rate per cent. of dividends to depositors last year, 6 per cent.

When are dividends paid? January and July.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.



WOLCOTTVILLE SAVINGS BANK.—*Continued.*

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, \$425.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? 7 per cent.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? Three.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Annually.

When does your annual meeting occur for the choice of Directors or Trustees? Second Monday in July.

Average daily balance in Bank or Trust Company for past year. None.

Amount of interest received on same. None.

Where deposited? None.

Has any consideration been received by the Bank (or any officer thereof,) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? Yes, State, Illinois; City or Township, Bloomington, \$2,000, Lexington, \$2,000; Whole amount of issue, \$4,000; Amount you hold, \$4,000; Amount on improved city property, \$2,000; Amount on farms or unimproved lots, \$2,000.

**OFFICERS.**—President, Francis N. Holley; Treasurer, Isaac W. Brooks; Directors or Trustees, Francis N. Holley, Joseph F. Calhoun, Bradley R. Agard, Elisha A. Baldwin, Nelson Allyn, Charles F. Church, Allen G. Brady; Auditors, Ransom Holley, Charles F. Brooker, P. F. Parsons.

## WOODBURY SAVINGS BANK.

DAVID S. BULL, *Treasurer.*

Incorporated 1872.

ASSETS, JANUARY 1st, 1876.	Par Value.	Cost.	Market Value.
<i>Loans.</i>			
Loans on Real Estate, - - - - \$	71,330.00	71,330.00	71,330.00
Loans on Personal Security, - - - -	4,825.50	4,825.50	4,825.50
<i>Investments.</i>			
Bank Stocks :—			
2 shares Waterbury Nat'l Bank, - - -	100.00	150.00	150.00
Real Estate, - - - - -	500.00	500.00	500.00
* Cash deposited in Business House, New York City, - - - - -	6,285.64	6,285.64	6,285.64
Interest account, - - - - -	250.00	250.00	250.00
Cash on hand, - - - - -	2,898.23	2,898.23	2,898.23
Total Assets, - - - - - \$	86,189.37	86,239.37	86,239.37

## LIABILITIES, January 1st, 1876.

Whole amount of Deposits, (with Div. to Jan. 1st,) - - - -	\$84,332.68
Interest account, Balance prepaid, - - - - -	913.45
Surplus Fund, - - - - -	678.67
All other Liabilities, - - - - -	314.57
Total Liabilities, - - - - -	\$86,239.37

Number of open accounts January 1st, 1876, 575.

Number of accounts opened during the past year, 184.

Number of accounts closed during the past year, 48.

Amount deposited, including interest credited the past year, \$45,621.30.

Amount withdrawn the past year, \$11,195.63.

Amount of interest received the past year, \$5,065.10.

Amount of interest credited to depositors the past year, \$2,898.22.

Amount placed to surplus account for the past year, \$279.71.

Amount of State Tax paid last year, \$286.76.

Amount of United States Tax paid last year. None.

Total expenses, including salaries, last year, \$220.80.

Number of depositors to whom the Bank owes less than \$500, 538.

Total Amount of same, \$55,924.83.

Number of depositors to whom the Bank owes more than \$1,000, and not over \$3,000, 10.

Total amount of same, \$10,923.55.

Number of depositors over \$3,000. None.

Total amount of same. None.

Largest amount due a single depositor, \$1,520.04.

Increase of deposits the past year, \$34,628.94.

Rate per cent. of dividends to depositors last year, 6 per cent, 3 each 6 months.

When are dividends paid? January 15th, and July 15th.

Do you buy Commercial or Accommodation paper? If so, state the amount purchased the past year. No.

What is the highest rate of interest received on such paper? None.

Amount of over-due paper on hand January 1st, 1876. None.

WOODBURY SAVINGS BANK.—*Continued.*

Amount of such paper which has been over-due six months. None.

Amount of assets on which no interest or income has been derived the past year, None.

Amount of income from Real Estate owned by you the past year. None.

What is the highest rate of interest received on loans made the past year? Seven per cent., Six months advance.

How many of Directors or other officers are Directors in any one Bank of Discount or Trust Company? None.

What number of Directors (or Trustees) constitute a quorum for the purpose of making loans? No rule.

Do you keep a record of appraisal and certificate of title of property mortgaged to secure loans on Real Estate? Yes.

Do you keep a record of Directors (or Trustees) present and consenting to each loan? Yes.

How often are accounts thoroughly audited? Once a year.

When does your annual meeting occur for the choice of Directors or Trustees? Monday following June 17th.

Average daily balance in New York for past year, \$7,290.

Amount of interest received on same, received and accrued, about \$500.

Where deposited? Business House in New York City. \*

Has any consideration been received by the Bank (or any officer thereof) from any borrower of the funds of the institution, in addition to legal rate of interest? No.

Are all and several the items scheduled above as assets, the absolute property and estate of the Bank, and subject to no set-off, draw-back, lien, or obligation, excepting as set forth in said schedule? Yes.

Is any Director or other officer of the Bank a borrower or security for borrower of any funds of the institution? No.

Have you any investments or loans made or secured by trust, deed, or mortgage, on property in other States? No.

OFFICERS.—President, George B. Lewis; Vice-Presidents, Edward Cowles, Horace D. Curtiss; Treasurer, David S. Bull; Directors or Trustees, George B. Lewis, Edward Cowles, Horace D. Curtiss, Michael F. Skelly, George P. Allen, David C. Porter, Benj. S. Russell, Scovill Nettleton, Charles C. Mitchell; Auditors, Benjamin Fabrique, Asahel W. Mitchell.

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\* This deposit of Funds of Bank has since January 1st, 1876, been removed.



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BANKS OF DISCOUNT.

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STATEMENT

OF THEIR CONDITION.

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## CITY BANK, NEW HAVEN.

## ASSETS.

Banking House, - - - - -	\$20,000.00
Specie, - - - - -	1,050.00
U. S. Demand Notes, and National Bank Bills, - - - - -	80,168.00
Amount due from Banks in New York and Boston, - - - - -	249,389.83
Amount due from other Banks, - - - - -	47,014.16
Due from Bankers, Brokers, and Agents of the Bank,—Howes & Macy, - - - - -	2,172.96
Checks on other Banks, - - - - -	22,929.95
Cash Items, - - - - -	2,308.68
United States Securities, - - - - -	301,469.25
Chicago & Alton R. R. Bonds, - - - - -	1,000.00
60 shares Victor Sewing Machine Co., }	13,599.35
86 " North Chicago Rolling Mill Co., }	
Expense Account, - - - - -	2,992.31
Loans and Bills discounted due the Bank:—	
Discounted for parties in this State, - - - - -	644,298.36
Discounted for parties out of this State, - - - - -	18,200.00
Discounted for Directors, - - - - -	10,000.00
Total Resources, - - - - -	\$1,416,592.85

## LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$500,000.00
Bills of the Bank in circulation, - - - - -	10,000.00
Amount due to Banks in this State, - - - - -	35,251.33
Amount due to Banks out of this State, - - - - -	98,983.24
Deposits, - - - - -	638,494.99
Dividends unpaid, - - - - -	1,148.00
Surplus Funds, - - - - -	110,000.00
Profit and Loss, - - - - -	22,715.29
Total Liabilities, - - - - -	\$1,416,592.85

Past due Paper, meaning all paper past due and unpaid, April 1st, 1876, \$61,800.36, \$3,600 paid since 1st inst.

Daily average of Current Funds deposited in Banks and with Bankers in New York and Boston, during the last three months, \$143,025.

Highest amount of Liability of any one Director, \$6,000.

Highest amount of Liability of any person other than a Director, \$20,000.

Highest amount of Liability of any one Firm or Corporation, \$48,751.39.

Amount of Stock owned by Directors, 232 shares.

Estimated Loss upon the present assets of the Bank, \$1,609.

Par Value of Stock, \$100.

Market Value, \$125.

Rate per cent. of last Dividend declared, and when paid: 4 per cent., Jan. 1st, 1876.

G. W. CURTIS, President.

SAM'L LLOYD, Cashier.

DIRECTORS.—G. W. Curtis, Geo. H. Watrous, Jno. W. Mansfield, Atwater Treat, Wooster A. Ensign, Frederic Ives, David T. Hotchkiss, Jas D. Dewell, Henry C. Shelton.



## CONNECTICUT RIVER BANKING COMPANY, HARTFORD.

## ASSETS.

Banking House, - - - - -	\$18,000.00
Other Real Estate, what it consists of, and where located :—In Brooklyn, N. Y. -	400.00
Specie, - - - - -	600.00
U. S. Demand Notes, - - - - -	6,418.00
Amount due from Banks in New York and Boston, - - - - -	93,824.02
Amount due from other Banks, - - - - -	47,844.21
Checks on other Banks, (Exchanges,) - - - - -	11,179.09
Cash Items, - - - - -	522.49
600 shares Conn. River Company Stock, - - - - -	18,000.00
Conn. Western R. R. Bonds, - - - - -	2,700.00
Over Drafts, - - - - -	3,283.34
Loans and Bills discounted due the Bank :—	
Discounted for parties in this State, - - - - -	594,983.07
Discounted for parties out of this State, - - - - -	8,323.28
Discounted for Directors, - - - - -	25,714.83
Total Resources, - - - - -	<u>\$831,792.33</u>

## LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$250,000.00
Amount due to Banks in this State, - - - - -	12,342.61
Amount due to Banks out of this State, - - - - -	111,338.09
Deposits, - - - - -	401,435.05
Dividends unpaid, - - - - -	954.00
Surplus Funds, - - - - -	50,000.00
Profit and Loss, - - - - -	5,722.58
Total Liabilities, - - - - -	<u>\$831,792.33</u>

Past due Paper, meaning all paper past due and unpaid,

Daily average of Current Funds deposited in Banks and with Bankers in New York and Boston, during the last three months, \$54,000.

Highest amount of Liability of any person other than a Director, \$29,100.

Highest amount of Liability of any one Firm or Corporation, \$28,000.

Amount of Stock owned by Directors, 338 shares.

Par Value of Stock, \$50.

Market Value, \$62.50.

Rate per cent. of last Dividend declared, and when paid : 4 per cent., Jan. 1st, 1876.

SAMUEL E. ELMORE, President.

MILES W. GRAVES, Cashier.

DIRECTORS.—John P. Ford, S. G. Farnham, Jr., R. W. H. Jarvis, Herbert R. Coffin, Sam'l E. Elmore, George M. Welch, J. S. Woodruff.

## MECHANICS' BANK, NEW HAVEN.

## ASSETS.

Banking House, - - - - -	\$14,000.00
Specie, and Fractional Currency, - - - - -	2,024.38
U. S. Demand Notes, }	
Bills of other solvent Banks, }	22,304.00
Amount due from Banks in New York and Boston, - - - - -	79,647.80
Amount due from other Banks, - - - - -	26,560.99
Checks for Clearing House, - - - - -	5,785.76
Cash Items, - - - - -	2,959.76
Over Drafts, - - - - -	758.60
Expense Account, - - - - -	2,204.84
Loans and Bills discounted due the Bank :—	
Discounted for parties in this State, - - - - -	409,748.60
Discounted for parties out of this State, - - - - -	24,021.97
Discounted for Directors, - - - - -	13,476.36
<hr/>	
Total Resources, - - - - -	\$603,493.06

## LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$300,000.00
Bills of the Bank in circulation, - - - - -	8,775.00
Amount due to Banks in this State, - - - - -	11,102.71
Amount due to Banks out of this State, - - - - -	45,571.24
Deposits, - - - - -	166,079.29
Dividends unpaid, - - - - -	484.50
Surplus Funds, - - - - -	64,115.64
Earnings since last Dividend, - - - - -	7,364.68
<hr/>	
Total Liabilities, - - - - -	\$603,493.06

Past Due Paper, meaning all paper past due and unpaid, April 1st, 1876, \$32,000. \*

Daily average of Current Funds deposited in Banks and with Bankers in New York and Boston, during the last three months, \$60,111.84.

Highest amount of Liability of any one Director, \$14,598.97.

Highest amount of Liability of any person other than a Director, \$32,000.

Highest amount of Liability of any one Firm or Corporation, \$32,510.64.

Amount of Stock owned by Directors, 146 shares.

Estimated Loss upon the present assets of the Bank, no estimate.

Par Value of Stock, \$60.

Market Value, \$78.

Rate per cent. of last Dividend declared, and when paid : 4 1-6, January, 1876.

CHAS. ATWATER, President.

GEO. B. CURTIS, Cashier.

CHAS. H. TROWBRIDGE, Asst. Cashier.

DIRECTORS.—Chas. Atwater, Henry White, Thos. R. Trowbridge, Chas. S. Leete, Henry L. Cannon, John P. Tuttle, Ruel P. Cowles, Maier Zunder, Edwin F. Merrsick.

\* We hold in addition, past due April 1st, 1876, in process of liquidation \$43,515.46.

## STATE BANK, HARTFORD.

## ASSETS.

Banking House, - - - - -	\$40,000.00
Other Real Estate, what it consists of, and where located :—Sheldon Street, Hartford, Conn., - - - - -	5,420.61
Specie, - - - - -	4,531.49
U. S. Demand Notes, Nickel and Scrip, }	
Bills of other solvent Banks, }	6,675.89
Amount due from Banks in New York and Boston, - - - - -	201,847.78
Amount due from other Banks, - - - - -	42,158.83
Checks on other Banks, - - - - -	9,607.51
Internal Revenue Stamps, - - - - -	253.86
Non-Resident Tax, - - - - -	16.20
Over Drafts, - - - - -	4,240.81
Loans and Bills discounted due the Bank :—	
Discounted for parties in this State, - - - - -	661,608.73
Discounted for parties out of this State, - - - - -	34,503.65
Discounted for Directors, - - - - -	55,209.35
Total Resources, - - - - -	\$1,066,074.71

## LIABILITIES.

Whole amount of Capital Stock paid in, - - - - -	\$400,000.00
Bills of the Bank in circulation, - - - - -	9,952.00
Amount due to Banks in this State, - - - - -	10,628.99
Amount due to Banks out of this State, - - - - -	97,961.24
Deposits, - - - - -	474,313.59
Dividends unpaid, - - - - -	2,624.00
Profit and Loss, - - - - -	69,062.35
Suspense Account, - - - - -	1,532.54
Total Liabilities, - - - - -	\$1,066,074.71

Past Due Paper, meaning all paper past due and unpaid, April 1, 1876, \$6,956.28.

Daily Average of Current Funds deposited in Banks and with Bankers in New York and Boston during the last three months, \$161,692.31.

Amount of Stock owned by Directors, 1,203 shares.

Estimated Loss upon the present assets of the Bank, none.

Par Value of Stock, \$100.

Market Value, \$123.

Rate per cent. of last Dividend declared, and when paid : 4 per cent., January, 1876.

C. H. BRAINARD, President.

GEO. F. HILLS, Cashier.

DIRECTORS.—C. H. Brainard, Asa S. Porter, Wm. Gay, Joseph Toy, A. C. Hotchkiss, Charles I. Hills, Pliny Jewell, N. Hollister, Edgar T. Welles.



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TRUST COMPANIES.

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## CONNECTICUT TRUST AND SAFE DEPOSIT CO.

## ASSETS.

U. S. Demand Notes, - - - - -	9,000.00
Bills of solvent Banks, - - - - -	12,712.00
Amount due from Banks, Bankers, or Trust Co's in New York and Boston, -	65,388.36
Amount due from other Banks, Bankers, or Trust Co's, - - - - -	93,820.64
Checks on other Banks or Trust Co's, - - - - -	2,479.02
Cash Items, including scrip and nickels, - - - - -	437.13
Internal Revenue Stamps, - - - - -	110.80
Over Drafts, - - - - -	2,542.74
Expense Account, - - - - -	5,664.66
Interest Account, - - - - -	1,005.32
Amount of Notes and Bills discounted, - - - - -	473,040.25
Amount of Demand Loans, - - - - -	41,638.00
<b>Total Resources, - - - - -</b>	<b>\$707,838.92</b>

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$300,000.00
Amount due to Banks, Bankers, or Trust Co's in this State, - - - - -	14,325.10
Amount due to Banks, Bankers, or Trust Co's out of this State, - - - - -	30,002.76
Deposits, - - - - -	343,519.73
Earnings since last Dividend, - - - - -	17,858.60
Profit and Loss, - - - - -	2,132.73
<b>Total Liabilities, - - - - -</b>	<b>\$707,838.92</b>

Amount of paper past due and unpaid, April 1st, 1876, \$17,671.01.

Amount of paper awaiting settlement of Estate, \$19,000.

Daily average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston, during the last three months, \$115,668.08.

Daily average of Funds or Securities available as a reserve during the last three months, \$142,311.24.

Highest amount of Liability of any one Director, \$10,000.

Highest amount of Liability of any person other than a Director, \$20,000.

Highest amount of Liability of any one Firm or Corporation, \$50,000.

Amount of Stock owned by Directors, \$67,900.

Par Value of Stock, \$100.

Market Value, \$100.

Rate per cent. of last Dividend declared, and when paid: 4 per cent., Nov. 1st, 1875.

E. B. WATKINSON, President.

W. H. BUELL, Cashier.

DIRECTORS.—Jas. Goodwin, C. H. Brainerd, G. S. Gilman, E. B. Watkinson, George Roberts, H. C. Robinson, Henry Keney, Geo. L. Chase, G. F. Davis, C. H. Smith, C. H. Northam, F. H. North, Chas. Boswell, F. W. Russell, Jno. B. Corning, Henry Corning.



## ELTON BANKING COMPANY.

## ASSETS.

Amount due from Bank in New York, other Banks, Checks, and Cash items,	\$54,915.96
Stock of other Companies or Corporations,	107,523.00
United States Securities,	100,200.00
Suspense account,	12,000.00
Over Drafts,	9,798.88
Expense Account,	1,270.12
Amount of Notes and Bills Receivable,	223,555.96
<b>Total Resources,</b>	<b>\$509,263.92</b>

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	\$100,000.00
Deposits,	399,801.12
Surplus Funds,	1,037.53
Profit and Loss,	8,425.27
<b>Total Liabilities,</b>	<b>\$509,263.92</b>

Amount of paper past due and unpaid, April 1st, 1876, as above, Suspense account.

J. S. ELTON, Pres.

C. W. WAYLAND, Treas.

T. B. FIELD, Sec'y.

DIRECTORS.—J. S. Elton, C. W. Wayland, A. S. Chase.

## EQUITABLE TRUST CO.

## ASSETS.

Real Estate,—Mortgage Loans taken, \$7,091,500 }	
Less do " " sold, 5,795,500 }	
Amount due from Banks, Bankers, or Trust Co's in New York,	22,501.13
Amount due from other Banks and Bankers, - - - - -	5,816.08
Amount due from Baring Bros. & Co., London, - - - - -	19,714.85
Cash items, including scrip and nickels, - - - - -	814.84
U. S. Securities,—\$200,000 Currency sixes, at 120 per cent., - - - - -	240,000.00
Interest due, - - - - -	23,118.93
Interest accrued, - - - - -	22,307.10
Taxes and Insurance advanced, - - - - -	11,202.20
Expense Account, - - - - -	5,786.44
Total Resources, - - - - -	\$1,647,261.57

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$1,000,000.00
Guaranty Reserve, - - - - -	150,000.00
Surplus Funds, - - - - -	181,719.27
Earnings since last Dividend, - - - - -	15,542.00
Bills payable, negotiated at 4 per cent. within past month, proceeds of which have been invested in mortgages, - - - - -	300,000.00
Total Liabilities, - - - - -	\$1,647,261.57

Amount of paper past due and unpaid, April 1st, 1876, none.

Daily Average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston during the last three months, \$201,039.

Daily Average of Funds or Securities available as a reserve during the last three months, no liability requiring reserve.

Highest amount of Liability of any one Director, nothing.

Highest amount of Liability of any person other than a Director, \$60,000, secured by First Mortgage on Real Estate.

Highest amount of Liability of any one Firm or Corporation, National Bank of Commerce, New York, \$21,698.81.

Amount of Stock owned by Directors, 4,715 shares.

Estimated Loss upon the present assets of your Company, nothing.

Par Value of Stock, \$100.

Market Value, same.

Rate per cent. of last Dividend declared, and when paid:  $3\frac{1}{2}$  per cent., March 1st, 1876.

JONATHAN EDWARDS, President.

JOHN ROCKWELL, Supervisor of Loans.

HENRY R. BOND, Sec. & Treas.

EDWIN S. MARSTON, Asst. Sec. & Treas.

ALEXANDER & GREEN, AUGUSTUS BRANDEGEE, Attorneys and Counsellors.

DIRECTORS.—John Jacob Astor, Charles Barns, Henry R. Bond, Augustus Brandegge, Oliver Bronson,\* Charles Butler, Robert Codman, Robert Coit, Edmund Davis, George W. Duer, Jonathan Edwards, Ashbel Green, Henry P. Haven, J. N. Harris, Adrian Iselin, A. Iselin, Jr., John Jeffries, Jr., Eugene Kelly, Robert Lenox Kennedy, Gustav H. Kissel, George DeForest Lord, John D. Maxwell, John J. McCook, Joel Parker,\* Joseph Patterson, Henry E. Pierrepont, Robert Ray, William Remsen, Geo. A. Robbins, James A. Roosevelt, J. Gregory Smith, George H. Stuart, Samuel Willets, Charles Stewart Wurts.

\* Dead.

## HARTFORD TRUST COMPANY.

## ASSETS.

Real Estate, what it consists of, and where located,—Hartford Trust Co. B'k, corner Main St. and Central Row, Hartford, Conn., - - -	\$250,000.00
U. S. Demand Notes, {	
Bills of solvent Banks, { - - - - -	36,377.00
Amount due from Banks, Bankers, or Trust Co's in New York and Boston, -	45,365.95
Amount due from other Banks, Bankers, or Trust Co's, - - - -	65,015.91
Checks on other Banks, or Trust Co's, - - - - -	13,156.48
Cash Items, including scrip and nickels, - - - - -	2,446.33
United States Securities, - - - - -	66,523.17
Bonds,—Harlem River & Port Chester R. R., guaranteed by N. Y., N. H. & H. R. R., - - - - -	50,000.00
Hartford, Providence & Fishkill R. R., - - - - -	5,465.00
Income from Real Estate account, - - - - -	1,235.27
Over Drafts, - - - - -	4,370.21
Taxes paid, - - - - -	2,876.08
Expense Account, - - - - -	1,998.14
Interest Account, - - - - -	2,798.23
Amount of Notes and Bills Discounted, - - - - -	624,976.31
Amount of Demand Loans, - - - - -	14,534.00
Total Resources, - - - - -	\$1,187,138.08

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$250,000.00
Deposits, - - - - -	894,894.69
Dividends unpaid, - - - - -	800.00
Surplus Funds, - - - - -	30,000.00
Earnings since last Dividend, - - - - -	8,973.17
Profit and Loss, - - - - -	2,470.22
Total Liabilities, - - - - -	\$1,187,138.08

Amount of paper past due and unpaid, April 1st, 1876, \$24,859.91.

Daily average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston, during the last three months, \$81,698.

Daily average of Funds or Securities available as a reserve during the last three months, { Currency, \$41,647.  
Gold Bonds, \$65,850.

Highest amount of Liability of any one Director, \$18,400.

Highest amount of Liability of any person other than a Director, \$50,000.

Highest amount of Liability of any one Firm or Corporation, \$32,000.

Amount of Stock owned by Directors, \$115,000.

Estimated Loss upon the present assets of your Co., \$856.34.

Par Value of Stock, \$100.

Market Value, \$110.

Rate per cent. of last Dividend declared, and when paid: 4 per cent., Jan. 1st, 1876.

CHAS. M. POND, President.

DAVID GALLUP, Vice-President.

R. W. FARMER, Secretary and Treasurer.

DIRECTORS.—C. M. Pond, J. C. Walkley, J. G. Batterson, R. D. Hubbard, T. O. Enders, E. Hall, H. Kellogg, C. Howard, Z. A. Storrs, W. H. Havens, J. Bishop, W. S. Pierson, David Gallup, C. B. Erwin.



## MERCHANTS' LOAN AND TRUST COMPANY.

## ASSETS.

Bills of solvent Banks, - - - - -	\$9,045.00
Amount due from Banks, Bankers, or Trust Co's in New York and Boston, - - - - -	20,730.08
Amount due from other Banks, Bankers, or Trust Co's, - - - - -	11,874.96
Checks on other Banks or Trust Co's, - - - - -	4,653.70
Cash Items, including scrip and nickels, - - - - -	269.81
Stock of your own or other Co's or Corporations, - - - - -	21,200.00
Furniture and Fixtures, - - - - -	1,600.00
Internal Revenue Stamps, - - - - -	96.77
Over Drafts, - - - - -	1,736.77
Taxes paid, - - - - -	519.18
Expense Account, - - - - -	1,388.45
Amount of Notes and Bills Discounted, - - - - -	225,388.57
<b>Total Resources, - - - - -</b>	<b>\$298,503.29</b>

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$ 45,025.00
Amount of Capital Stock not paid in but secured by Notes, - - - - -	54,975.00
Amount due to Banks, Bankers, or Trust Co's in this State, - - - - -	11,345.28
Deposits, - - - - -	178,222.60
Dividends unpaid, - - - - -	105.68
Surplus Funds, - - - - -	3,500.00
Earnings since last Dividend, - - - - -	5,018.37
Profit and Loss, - - - - -	311.36
<b>Total Liabilities, - - - - -</b>	<b>\$298,503.29</b>

Amount of paper past due and unpaid, April 1st, 1876, \$1,476.76.

Daily Average of Current funds deposited in Banks and with Bankers or Trust Co's in New York and Boston, during the last three months, \$22,340.51.

Daily Average of Funds or Securities available as a reserve during the last three months, \$28,828.51.

Highest amount of Liability of any one Director, none.

Highest amount of Liability of any person other than a Director, \$6,000.

Highest amount of Liability of any one Firm or Corporation, \$10,000.

Amount of Stock owned by Directors, \$46,900.

Estimated Loss upon the present assets of your Co., none.

Par value of Stock, \$100.

Market Value, \$108.

Rate per cent. of last Dividend declared, and when paid : 5 per cent., Dec. 15th, 1875.

WILLIAM C. JILLSON, President,

ANSEL ARNOLD, Vice-President.

OLIVER H. K. RISLEY, Secretary and Treasurer.

DIRECTORS.—Wm. C. Jillson, Ansel Arnold, O. H. K. Risley, I. M. Johnson, Hyde Kingsley, Geo. C. Johnson, S. G. Risley, J. N. Stickney, A. T. Fowler, E. S. Henry.

## MIDDLESEX BANKING COMPANY.

## ASSETS.

Safe Deposit and Furniture,	-	-	-	-	-	-	-	-	\$5,277.19
Bills of solvent Banks,	-	-	-	-	-	-	-	-	130.00
Amount due from other Banks, Bankers, or Trust Co's,	-	-	-	-	-	-	-	-	1,411.77
Cash items, including scrip and nickels,	-	-	-	-	-	-	-	-	4.54
Cash with Agents,	-	-	-	-	-	-	-	-	3,174.42
Expense Account,	-	-	-	-	-	-	-	-	1,849.12
Interest accrued,	-	-	-	-	-	-	-	-	1,195.66
Amount of Notes and Bills Discounted,	-	-	-	-	-	-	-	-	70.00
Amount of Demand Loans,	-	-	-	-	-	-	-	-	1,600.00
Amount Loaned on Mortgage Security,	-	-	-	-	-	-	-	-	40,343.15
Total Resources,	-	-	-	-	-	-	-	-	\$55,055.85

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	-	-	-	-	-	-	-	-	\$50,000.00
Earnings since organization,	-	-	-	-	-	-	-	-	4,987.10
Other Liabilities,	-	-	-	-	-	-	-	-	68.75
Total Liabilities,	-	-	-	-	-	-	-	-	\$55,055.85

Amount of paper past due and unpaid, April 1st, 1876, none.

Daily Average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston during the last three months, none.

Daily Average of Funds or Securities available as a reserve during the last three months, none.

Highest amount of Liability of any one Director, none.

Highest amount of Liability of any person other than a Director, \$10,000, secured by mortgage.

Highest amount of Liability of any one Firm or Corporation, none.

Amount of Stock owned by Directors, 338 shares.

Estimated Loss upon the present assets of your Company, none.

Par Value of Stock, \$100.

Market Value, \$100.

Rate per cent. of last Dividend declared, and when paid: no Dividend, organized Nov. 5th, 1875.

ROBERT N. JACKSON, President.

A. G. PETTIBONE, Vice-President.

CHARLES E. JACKSON, Secretary.

DIRECTORS.—B. Douglas, R. N. Jackson, E. A. Quintard, J. M. Douglas, Treas., Chas. E. Jackson, R. Frisbie, W. W. Coe, A. Stoner, J. M. Kitchen, W. D. Walcott, A. G. Pettibone, B. D. Walcott, M. E. Vinton, J. H. Ruddell, W. N. Jackson, A. P. Stanton.

ASSETS.

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Whole amount of Capital Stock paid in, in Cash,	-	-	-	-	-	-	\$200,000.00
Amount due to Banks, Bankers, or Trust Co's out of this State,	-	-	-	-	-	-	13,563.27
Deposits,	-	-	-	-	-	-	79,029.88
Earnings since last Dividend,	-	-	-	-	-	-	5,000.35
Profit and Loss,	-	-	-	-	-	-	235.00
Total Liabilities,	-	-	-	-	-	-	\$297,828.50

Rate per cent. of last Dividend declared, and when paid : none yet.

DIRECTORS.—Austin Dunham, Thomas Smith, Wm. R. Cone, Newton Case, Asa S. Porter, John H. White, C. C. Kimball, Thos. O. Enders, James C. Jackson, Leverett Brainard, John C. Parsons, Cassius Welles, Robert E. Day, Wm. L. Matson, John C. Abbot.



## THAMES LOAN AND TRUST COMPANY.

## ASSETS.

Amount due from other Banks, Bankers, or Trust Co's,	-	-	-	-	-	-	-	-	\$5,135.00
Amount of Notes and Bills Discounted,	-	-	-	-	-	-	-	-	80,453.67
Amount Loaned on Mortgage Security,	-	-	-	-	-	-	-	-	99,600.00
Total Resources,	-	-	-	-	-	-	-	-	\$185,188.67

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	-	-	-	-	-	-	-	-	\$100,000.00
Amount due to Banks, Bankers, or Trust Co's in this State,	-	-	-	-	-	-	-	-	8,094.10
Deposits,	-	-	-	-	-	-	-	-	50,585.00
Surplus Funds,	-	-	-	-	-	-	-	-	20,000.00
Profit and Loss,	-	-	-	-	-	-	-	-	1,299.57
Reserve interest,	-	-	-	-	-	-	-	-	2,225.00
Special interest,	-	-	-	-	-	-	-	-	1,610.00
Guaranty Fund,	-	-	-	-	-	-	-	-	1,175.00
Taxes not due,	-	-	-	-	-	-	-	-	200.00
Total Liabilities,	-	-	-	-	-	-	-	-	\$185,188.67

Amount of paper past due and unpaid, April 1, 1876, none.

Daily Average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston during the last three months, none.

Daily Average of Funds or Securities available as a reserve during the last three months, \$50,000.

Highest amount of Liability of any one Director, none.

Highest amount of Liability of any person other than a Director, \$25,000, secured by mortgage.

Highest amount of Liability of any one Firm or Corporation, none.

Amount of Stock owned by Directors, same as last report.

Estimated Loss upon the present assets of your Company, we hope none.

Par Value of Stock, \$100.

Market Value, \$100, no sales.

Rate per cent. of last Dividend declared, and when paid:  $2\frac{1}{2}$  per cent., April 1st, 1876.

FRANKLIN NICHOLS, President.

EDWARD N. GIBBS, Treasurer.

DIRECTORS.—F. Nichols, E. Learned, J. L. Hubbard, L. Blackstone, T. P. Norton, E. R. Thompson, Charles Bard, Gardiner Green, H. H. Osgood, John Mitchell, L. S. Foster, Edward N. Gibbs.

## THOMPSONVILLE TRUST CO.

## ASSETS.

Vault, Safe, and Furniture, - - - - -	\$1,006.19
Amount due from Banks, Bankers, or Trust Co's in New York and Boston, - - - - -	11,369.58
Amount due from other Banks, Bankers, or Trust Co's, - - - - -	10,157.71
Cash items, including scrip and nickels, - - - - -	6,786.93
Internal Revenue Stamps, - - - - -	30.00
Over Drafts, - - - - -	359.20
Taxes paid, - - - - -	193.20
Expense Account, - - - - -	757.21
Amount of Notes and Bills Discounted, - - - - -	68,929.22
Amount Loaned on Mortgage Security, - - - - -	8,000.00
<b>Total Resources, - - - - -</b>	<b>\$107,589.24</b>

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$50,000.00
Deposits, - - - - -	50,440.20
Earnings since last Dividend, - - - - -	3,156.37
Profit and Loss, - - - - -	3,992.67
<b>Total Liabilities, - - - - -</b>	<b>\$107,589.24</b>

Amount of paper past due and unpaid, April 1st, 1876, \$200.

Rate per cent. of last Dividend declared, and when paid: 4 per cent., April 1st, 1876.

JOHN L. HOUSTON, President.

THOMAS WATSON, Treasurer.

DIRECTORS.—John L. Houston, R. B. Morrison, Thomas Watson, Geo. H. Barber, Theo. J. Pease, Lyman A. Upson, L. H. Pease, J. A. Allen, Franklin Smith.

## UNION TRUST COMPANY.

## ASSETS.

Banking House, - - - - -		
Other Real Estate, what it consists of, and where located,—corner Chapel and Orange Streets, - - - - -	}	\$28,081.40
Vault and Safe, - - - - -		6,700.00
Specie, - - - - -	}	
U. S. Demand Notes, - - - - -		15,217.17
Bills of solvent Banks, - - - - -	}	
Amount due from Banks, Bankers, or Trust Co's in New York and Boston, - - - - -		103,462.48
Amount due from other Banks, Bankers, or Trust Co's, - - - - -	}	
Checks on other Banks, or Trust Co's, - - - - -		2,051.12
Cash Items, including scrip and nickels, - - - - -	}	
Stock of other Co's or Corporations, - - - - -		6,861.50
United States Securities, - - - - -		20,000.00
Taxes paid, - - - - -	}	
Expense Account, - - - - -		2,323.73
Amount of Notes and Bills Discounted, - - - - -	}	
Amount of Demand Loans, - - - - -		218,114.63
Amount Loaned on Mortgage Security, - - - - -		
Total Resources, - - - - -		<u>\$402,812.03</u>

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -		\$100,000.00
Amount due to Banks, Bankers, or Trust Co's in this State, - - - - -		4,440.95
Deposits, - - - - -		270,752.45
Surplus Funds, - - - - -	}	
Earnings since last Dividend, - - - - -		26,618.63
Profit and Loss, - - - - -	}	
Sinking Fund, - - - - -		1,000.00
Total Liabilities, - - - - -		<u>\$402,812.03</u>

Daily average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston, during the last three months, \$103,495.

Daily average of Funds or Securities available as a reserve during the last three months, \$113,977.

Highest amount of Liability of any one Director, \$10,000.

Highest amount of Liability of any person other than a Director, \$10,000.

Highest amount of Liability of any one Firm or Corporation, \$15,000.

Amount of Stock owned by Directors, \$80,000.

Estimated Loss upon the present assets of your Co., \$5,000.

Par Value of Stock, \$100.

Market Value, \$100.

Rate per cent. of last Dividend declared, and when paid: 4 per cent.

WILLIAM T. BARTLETT, Treasurer.

DIRECTORS.—Wm. B. Bristol, Morris Tyler, Louis H. Bristol, H. L. Hotchkiss, Wm. T. Bartlett.



## UNITED STATES TRUST COMPANY.

## ASSETS.

Bills of solvent Banks, - - - - -	\$4,432.00
Amount due from Banks, Bankers, or Trust Co's in New York and Boston,	4,195.55
Amount due from other Banks, Bankers, or Trust Co's, - - - - -	42,496.16
Cash items, including scrip and nickels, - - - - -	7,827.45
Furniture, - - - - -	2,792.25
Over Drafts, - - - - -	166.08
Taxes paid, - - - - -	1,333.47
Expense Account, - - - - -	3,839.28
Amount of Notes and Bills Discounted, - - - - -	392,293.41
Amount of Demand Loans, - - - - -	32,500.00
Amount Loaned on Mortgage Security, - - - - -	9,300.00
<b>Total Resources, - - - - -</b>	<b>\$501,175.65</b>

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash, - - - - -	\$100,000.00
Deposits, - - - - -	384,942.29
Earnings since last Dividend, - - - - -	7,962.77
Profit and Loss, - - - - -	8,270.59
<b>Total Liabilities, - - - - -</b>	<b>\$501,175.65</b>

Amount of paper past due and unpaid, April 1st, 1876,

Daily Average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston during the last three months, \$11,092.

Daily Average of Funds or Securities available as a reserve during the last three months, \$58,467.

Highest amount of Liability of any one Director, \$18,811.90.

Highest amount of Liability of any person other than a Director, \$15,000.

Highest amount of Liability of any one Firm or Corporation, \$30,000.

Amount of Stock owned by Directors, 635 shares.

Estimated Loss upon the present assets of your Company, nothing.

Par Value of Stock, \$100.

Market Value, same.

Rate per cent. of last Dividend declared, and when paid : 4 per cent., Nov. 1st, 1875.

MORGAN G. BULKELEY, President.

HENRY L. BUNCE, Sec'y and Treas.

DIRECTORS.—Austin Dunham, M. G. Bulkeley, Thomas O. Enders, John R. Hills, James Campbell, Samuel H. White, Samuel E. Elmore, Wm. H. Bulkeley.

# WILLIMANTIC TRUST COMPANY.

ASSETS.

[illegible]

## LIABILITIES.

Whole amount of Capital Stock paid in, in Cash,	-	-	-	-	-	\$100,000.00
Amount due to Banks, Bankers, or Trust Co's in this State,	-	-	-	-	-	835.53
Deposits,	-	-	-	-	-	177,489.10
Dividends unpaid,	-	-	-	-	-	75.00
Earnings since last Dividend,	-	-	-	-	-	5,507.61
Total Liabilities,	-	-	-	-	-	\$283,907.24

Amount of paper past due and unpaid, April 1st, 1876, \$21,935.59.

Daily average of Current Funds deposited in Banks and with Bankers or Trust Co's in New York and Boston, during the last three months, \$17,899.70.

Daily average of Funds or Securities available as a reserve during the last three months, \$7,364.66.

Highest amount of Liability of any one Director, \$700.

Highest amount of Liability of any person other than a Director, \$4,000.

Highest amount of Liability of any one Firm or Corporation, \$10,000.

Amount of Stock owned by Directors, \$21,000.

Estimated Loss upon the present assets of your Co., about \$5,000.

Par Value of Stock, \$100.

Market Value, \$92.50.

Rate per cent. of last Dividend declared, and when paid: 5 per cent., May, 1875.

ALLEN LINCOLN, President.

HUBER CLARK, Vice-President.

HENRY F. ROYCE, Secretary and Treasurer.

**DIRECTORS.**—G. S. Moulton, A. B. Burleson, C. L. Bottum, G. B. Armstrong, G. C. Elliott, Huber Clark, James Burnett, Allen Lincoln, Thomas Ramsdell, Charles Smith, Thomas Turner, J. M. Alpaugh, L. J. Fuller.

STATEMENT OF THE TOTAL RESOURCES AND LIABILITIES OF BANKS OF DISCOUNT, APRIL 1st, 1876.

ASSETS.

Real Estate,	-	-	-	-	-	-	-	-	-	-	-	\$97,820.61
Specie,	-	-	-	-	-	-	-	-	-	-	-	8,205.87
Demand Notes,	-	-	-	-	-	-	-	-	-	-	-	115,565.89
Due from Banks and Bankers,	-	-	-	-	-	-	-	-	-	-	-	790,460.58
Checks and Cash Items,	-	-	-	-	-	-	-	-	-	-	-	55,547.10
Stocks and Bonds,	-	-	-	-	-	-	-	-	-	-	-	336,768.60
Overdrafts,	-	-	-	-	-	-	-	-	-	-	-	8,282.75
Non-Resident,	-	-	-	-	-	-	-	-	-	-	-	16.20
Expense,	-	-	-	-	-	-	-	-	-	-	-	5,197.15
Bills Receivable,	-	-	-	-	-	-	-	-	-	-	-	2,500,088.20
Total Assets,	-	-	-	-	-	-	-	-	-	-	-	\$3,917,952.95

LIABILITIES.

Capital Stock,	-	-	-	-	-	-	-	-	-	-	-	\$1,450,000.00
Circulation,	-	-	-	-	-	-	-	-	-	-	-	28,727.00
Due to Banks,	-	-	-	-	-	-	-	-	-	-	-	423,179.45
Surplus and Earnings,	-	-	-	-	-	-	-	-	-	-	-	231,480.32
Dividends unpaid,	-	-	-	-	-	-	-	-	-	-	-	5,210.50
Suspense,	-	-	-	-	-	-	-	-	-	-	-	1,532.54
Profit and Loss,	-	-	-	-	-	-	-	-	-	-	-	97,500.22
Deposits,	-	-	-	-	-	-	-	-	-	-	-	1,680,322.92
Total Liabilities,	-	-	-	-	-	-	-	-	-	-	-	\$3,917,952.95





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## CONDENSED STATEMENT.

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## A CONDENSED STATEMENT OF THE TOTAL RESOURCES

SAVINGS BANKS.	Loans on Real Estate.	Loans on Stocks and Bonds.	Loans on Personal Security.	Bank Stock.	Railroad Stocks and Bonds.	U. S. Bonds.
Berlin Savings Bank,	\$ 14,750.00		\$ 3,575.00			
Bridgeport Savings Bank,	2,252,741.00	\$ 75,950.00		\$ 60,780.00	\$ 14,780.00	\$ 590,000.00
Bristol Savings Bank,	283,402.00		1,700.00	22,600.00		
Brooklyn Savings Bank,	197,535.00	1,850.00	2,562.15			
City Savings Bank, Meriden,	17,800.00			11,076.00		
Canaan Savings Bank,	18,134.98	1,525.00	759.88	1,201.37		
Chelsea Savings Bank,	2,252,921.72			125,600.00	261,500.00	240,000.00
Chester Savings Bank,	15,980.00		1,378.00			
Citizens Savings Bank, Stamford,	335,653.00	31,630.00	3,957.00	43,600.00		24,000.00
City Savings Bank, Bridgeport,	1,164,215.00		43,482.00	51,600.00		50,000.00
Colchester Savings Bank,	8,625.00		200.00			
Collinsville Savings Bank,	137,433.67		26,748.68		1,800.00	
Connecticut Sav. B'k, New Haven,	1,899,500.00		54,700.00	113,600.00		275,000.00
Cromwell Dime Savings Bank,	47,946.00		2,809.98		905.83	
Deep River Savings Bank,	231,865.00	12,700.00		45,726.99		8,500.00
Derby Savings Bank,	924,808.74	28,700.00	6,400.00	59,400.00		132,000.00
Dime Savings Bank, Hartford,	648,997.00	38,163.33	14,608.43	13,836.00		5,085.00
Dime Savings Bank, Middletown,	67,301.53		2,200.00	3,062.00		
Dime Savings Bank, Norwich,	716,545.00	139,900.00	34,300.00	10,005.25	47,380.00	17,523.00
Dime Savings Bank, Thompson,	79,875.00		60,434.57	4,728.00		
Dime Savings Bank, Waterbury,	348,310.00	17,300.00	15,271.94	55,464.50		7,185.00
Dime Savings Bank, Wallingford,	39,185.00		4,788.79			
Dime Savings Bank, Willimantic,	96,505.00		23,478.00	11,097.00		
Eastford Savings Bank,	27,948.32		18,978.71	3,000.00		
Essex Savings Bank,	285,200.00	30,630.00	24,253.10	29,762.74		63,168.75
Fairfield County Savings Bank,	70,125.00		3,400.00	7,151.25		
Falls Village Savings Bank,	266,511.56	111,504.72		18,325.00	26,000.00	
Farmers and Mechanics Savings Bank, Middletown,	1,320,794.09	16,310.00	20,700.00	26,350.00		
Farmington Savings Bank,	1,005,935.00	4,400.00	384,450.00	104,300.00	2,413.81	70,000.00
Freestone Savings Bank,	340,206.00	7,000.00	2,650.00	53,600.00		
Greenwich Savings Bank,	76,615.00	150.00	4,926.00			
Groton Savings Bank,	424,050.93			71,825.60		
Gulford Savings Bank,	600.00		1,200.00			
Jewett City Savings Bank,	49,155.00	300.00	2,995.00	19,421.00		
Litchfield Savings Bank,	389,605.00	25,300.00	22,725.00	81,493.98	2,000.00	10,000.00
Mariners Sav. Bank, New London,	628,825.00	79,000.00	4,200.00	83,246.50	10,000.00	28,287.50
Mechanics Savings Bank, Hartford,	1,033,474.00	22,050.00	11,930.00	116,000.00		
Mechanics and Farmers Savings Bank, Bridgeport,	6,700.00	4,741.00				
Meriden Savings Bank,	1,114,250.00		29,000.00	89,695.00		27,500.00
Middletown Savings Bank,	4,211,314.45	64,526.00	52,154.88	266,807.00	43,239.00	430,875.00
Moodus Savings Bank,	62,070.00	1,750.00	2,450.00	3,881.00		
Milford Savings Bank,	12,360.00					
Mechanics Savings Bank, Winsted,	7,665.00		3,183.69			
Higginum Savings Bank,	2,550.00			* 2,500.00		
National Sav. Bank, New Haven,	456,806.58	7,300.00	15,867.55	28,787.25		
Naugatuck Savings Bank,	22,485.00		1,100.00			
New Canaan Savings Bank,	190,252.03	21,916.00	56,150.00	20,000.00		
New Hartford Savings Bank,	4,625.00		400.00			
New Haven Savings Bank,	3,488,401.79	175,000.00	9,425.00	23,870.00		430,200.00
New Milford Savings Bank,	331,307.39	5,985.00	56,436.58	20,700.00		30,000.00
Newtown Savings Bank,	167,035.27	4,400.00	33,104.68	18,850.00	3,500.00	39,000.00
Norwalk Savings Society,	1,341,112.92	153,720.00	226,980.93	58,166.13		137,000.00
Norfolk Savings Bank,	63,195.50		9,245.07	500.00		4,500.00
Norwich Savings Bank,	3,921,342.99	507,258.52	225,545.00	170,500.00	149,659.00	1,236,075.00
Peoples Savings Bank, Bridgeport,	730,649.00	45,234.94		17,600.00		48,000.00
Peoples Savings Bank, Rockville,	93,786.83		3,292.77	35,306.00		
Putnam Savings Bank,	661,298.50	40,089.81	115,518.00	116,500.00	10,000.00	73,484.37
Ridgefield Savings Bank,	36,735.00		29,828.70			
State Savings Bank, Hartford,	1,669,734.90	19,671.02	34,600.00	132,024.74	11,236.50	
Stafford Savings Bank,	159,053.00			128,390.00		
Stamford Savings Bank,	879,977.00	31,550.00	8,250.00	6,937.00		178,000.00
Salisbury Savings Bank, Lakeville,	286,544.46	10,350.00	183,635.08	13,600.00		
Savings Bank of Ansonia,	183,894.00		22,295.00	7,200.00	1,000.00	
Savings Bank of Danbury,	1,514,443.22	16,000.00	95,707.79	109,327.30	650.00	1,940.00
Savings Bank of New Britain,	594,257.00	5,150.00	7,150.00	109,744.50		
Savings Bank of New London,	1,635,189.28	82,200.00	16,500.00	340,065.00	157,800.00	325,000.00
Savings Bank of Rockville,	277,610.10	12,300.00	46,968.00	99,362.65		
Savings Bank of Stafford Springs,	217,112.50	8,060.00	12,198.85	28,000.00	10,000.00	
Savings Bank of Tolland,	203,887.84	3,000.00	4,850.00	33,100.00		
Society for Savings, Hartford,	7,057,650.00	130,625.00	200,600.00	172,900.00	136,275.00	160,000.00
Stonington Savings Bank,	523,357.07		100,585.00	40,600.00	38,785.75	
Southington Savings Bank,	207,322.50	5,000.00	6,350.00	16,530.08		
South Norwalk Savings Bank,	81,252.65	19,254.19	11,426.20	1,500.00		5,600.00
Southport Savings Bank,	363,415.35	5,000.00		27,600.00	6,000.00	32,000.00
Suffield Savings Bank,	110,150.00	19,700.00	1,000.00	17,000.00	13,000.00	
Thompsonville Savings Bank,	99,395.06		9,382.50	38,946.36		
Thomaston Savings Bank,	27,420.00	1,000.00	3,025.00	3,315.00		
Union Savings Bank, Danbury,	298,589.25	7,789.50	66,670.73	9,600.00	1,500.00	
Waterbury Savings Bank,	1,209,026.97	153,512.55		46,000.00		132,500.00
Westport Savings Bank,	61,450.00		2,000.00	9,250.00		16,000.00
Willimantic Savings Institute,	671,990.00	23,850.00	108,983.42	46,550.00		25,000.00
Windham County Savings Bank,	583,525.00		157,350.00	112,500.00		121,000.00
Windsor Locks Savings Bank,	40,583.36		700.00		2,250.00	
Winsted Savings Bank,	593,931.25	3,885.00	33,060.00	62,000.00	8,800.00	
Wolcottville Savings Bank,	96,130.00		10,170.00	2,200.00		
Woodbury Savings Bank,	71,330.00		4,825.50	150.00		
	55,363,219.55	2,236,981.58	2,823,728.15	3,777,878.19	960,474.89	4,974,423.62



## BANK COMMISSIONERS' REPORT.

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## AND LIABILITIES OF SAVINGS BANKS, JANUARY 1ST, 1876.

Real Estate.	Town, City, and State Bonds.	Cash on Hand.	Other Assets.	Total Assets.	Deposits.	Other Liabilities.	Interest and Surplus.	Total Liabilities.
		\$		\$	\$	\$	\$	\$
\$28,600.00	\$ 205,912 00	262.69		18,587.60	17,971.92	478.65	137.12	18,587.69
8,000.00		118,945.31	\$34,396.57	3,382,104.88	3,172,632.14	102,431.70	107,041.04	3,382,104.88
	37,800.00	5,598.00		321,300.00	309,240.89		12,059.11	321,300.00
	16,000.00	3,954.97	1,206.33	244,908.45	238,400.13		6,508.32	244,908.45
	1,900.00	3,550.87		48,426.87	46,859.04	934.75	633.08	48,426.87
26,813.55	20,000.00	4,978.45		28,499.68	27,423.05	676.63	400.00	28,499.68
		137,801.61	62,574.35	3,127,211.23	2,971,826.99	88,196.87	67,187.37	3,127,211.23
		1,104.85	283.35	18,746.20	18,582.07		164.13	18,746.20
	85,352.00	9,867.77		534,039.77	518,054.25		15,985.52	534,039.77
	500,000.00	141,325.64	13,229.68	1,963,852.32	1,921,102.70		42,749.62	1,963,852.32
		603.37		9,428.37	9,260.46		167.91	9,428.37
41.57		9,606.28	4,548.54	180,178.74	171,167.20		9,011.54	180,178.74
25,000.00	116,400.00	41,106.79		2,525,306.79	2,430,840.64	48.35	94,417.80	2,525,306.79
		2,152.56	3,051.83	56,866.20	56,071.18		795.02	56,866.20
	51,300.00	3,552.84	344.90	353,989.73	346,550.46		7,439.27	353,989.73
	44,200.00	32,894.20	5,558.06	1,233,961.00	1,175,926.38		58,034.62	1,233,961.00
	102.75	19,008.25	2,279.21	742,079.97	721,657.91	10,499.09	9,922.97	742,079.97
		818.27	491.08	73,872.88	71,411.21		2,461.67	73,872.88
12,697.03	58,000.00	11,029.15	3,797.21	1,051,176.64	1,041,585.31		9,591.33	1,051,176.64
		8,107.69	284.44	153,429.70	144,596.50	4,002.56	4,830.64	153,429.70
	4,105.00	25,866.85	5,359.38	478,862.67	463,943.48		14,919.19	478,862.67
		992.87		44,966.66	43,110.89	184.59	1,671.18	44,966.66
		12,446.38	132.62	143,659.00	138,739.78	3,869.22	1,050.00	143,659.00
4,876.63	25,000.00	914.07	3,201.63	54,042.73	50,970.54	3,072.19		54,042.73
	11,100.00	19,951.81	728.92	483,571.95	470,750.63	.24	12,821.08	483,571.95
12,178.47	15,000.00	3,057.40	112.75	94,946.40	93,016.15		1,930.25	94,946.40
		24,978.93		474,498.68	470,025.29		4,473.39	474,498.68
10,755.22	382,000.00	116,191.94	10,000.00	1,903,101.25	1,881,305.41	21,795.84		1,903,101.25
3,000.00	7,125.00	47,231.72	1,000.00	1,629,855.53	1,545,653.69	59,201.84	25,000.00	1,629,855.53
	35,000.00	11,806.45	500.00	450,762.45	438,553.10		12,209.35	450,762.45
	14,212.50	18,079.44	6,712.16	120,695.10	94,524.09	18,107.55	8,063.46	120,695.10
11,687.30	102,000.00	2,597.73	386.00	612,547.56	602,015.13	8,342.35	2,190.08	612,547.56
		3,116.42		4,916.42	4,887.74	28.68		4,916.42
		2,976.21	107.29	74,954.50	72,512.87	654.88	1,786.75	74,954.50
	218,607.50	30,985.93		780,717.41	743,977.49		36,739.92	780,717.41
	104,892.50	45,493.93	752.61	984,698.04	945,332.17		39,365.87	984,698.04
	42,000.00	50,556.72		1,306,010.72	1,264,286.76		41,723.96	1,306,010.72
		894.39	675.00	13,010.39	12,948.36	14.75	47.28	13,010.39
23,328.39	5,020.00	83,634.51		1,372,427.90	1,319,954.75	38,412.78	14,060.37	1,372,427.90
66,008.07	659,068.78	144,860.01	29,028.66	5,967,881.85	5,891,372.87	5,048.86	71,460.12	5,967,881.85
	4,000.00	3,565.47		77,716.47	73,552.45	328.72	3,835.30	77,716.47
		1,155.02	97.00	13,612.02	13,140.56	280.82	190.64	13,612.02
		2,051.30	185.42	13,085.41	12,797.61	287.60	13,085.41	13,085.41
4,017.40	13,460.00	697.94	817.65	6,565.59	6,357.50	154.23	53.86	6,565.59
		30,558.46		556,797.24	529,086.27	14,614.99	13,095.98	556,797.24
	20,000.00	1,981.44		25,566.44	24,405.89		491.16	25,566.44
	500.00	3,283.77	15,016.46	326,618.26	314,708.82	11,313.00	596.44	326,618.26
6,000.00	285,565.00	11.11	147.80	5,683.91	5,266.51	417.40	5,683.91	5,683.91
	34,161.74	172,642.26	18,568.51	4,609,672.56	4,253,829.46	6,665.27	349,177.83	4,609,672.56
	1,000.00	11,200.05	1,001.28	490,792.04	468,548.06	9,047.44	13,196.54	490,792.04
24,748.47	151,204.85	16,425.44	686.41	284,001.80	264,936.20	10,474.25	8,591.35	284,001.80
3,750.00	14,950.00	66,683.07	4,616.61	2,166,232.98	2,081,025.05	45,875.80	39,332.13	2,166,232.98
27,705.81	1,174,382.00	8,772.70	896.29	105,809.56	102,223.51		3,586.05	105,809.56
45,622.36	250,795.50	537,196.42	4,235.95	7,953,900.69	7,750,466.69	51,530.48	151,903.52	7,953,900.69
		26,187.07	170.51	1,164,259.38	1,089,300.43	3,916.51	71,042.44	1,164,259.38
		5,071.57		137,457.17	136,407.30		1,049.87	137,457.17
	30,000.00	22,517.17	4,640.89	1,074,048.74	1,059,615.69		14,433.05	1,074,048.74
		8,768.80		75,332.50	72,483.00	1,448.67	1,400.83	75,332.50
43,778.17	20,000.00	58,874.79		1,989,920.12	1,936,685.94	47.73	53,186.45	1,989,920.12
	7,000.00	21,111.45		315,554.45	301,437.16		14,117.29	315,554.45
	140,000.00	20,130.19	395.84	1,265,240.03	1,212,756.34	12,921.21	39,562.48	1,265,240.03
6,720.11	59,800.00	18,792.90		579,442.55	545,923.07		33,519.48	579,442.55
		5,865.32	814.04	221,068.36	213,431.84	1,665.07	5,971.45	221,068.36
16,000.00	120,767.83	35,302.47	522.71	1,910,661.32	1,804,048.21	57,111.66	49,501.45	1,910,661.32
	76,550.00	22,309.15		815,160.65	788,539.00		26,621.65	815,160.65
12,343.46	732,000.00	47,946.32		3,349,044.06	3,211,340.81		137,703.25	3,349,044.06
5,017.42	3,000.00	2,446.80	1,320.27	448,025.24	440,111.35		7,913.89	448,025.24
9,500.00	10,000.00	13,433.08	9,303.47	317,607.90	302,636.40		14,971.50	317,607.90
18,231.51		6,684.70	9,705.99	279,440.04	269,743.14		9,696.90	279,440.04
15,000.00	304,230.00	124,455.48	1,586.46	8,303,321.94	7,999,555.03	3,946.66	299,820.25	8,303,321.94
4,950.00	29,250.00	6,261.06		743,788.88	717,845.43	3,571.28	22,372.17	743,788.88
5,342.11		9,838.45		250,383.14	236,186.59		14,196.55	250,383.14
	9,100.00	8,649.85	935.25	137,718.14	134,250.44		3,467.70	137,718.14
10,000.00	160,000.00	23,545.06		627,560.41	611,604.78	15,955.63		627,560.41
		6,804.10	2,718.13	170,372.23	162,567.75	4,738.78	3,065.70	170,372.23
		8,427.82	2,659.47	158,811.21	152,961.98	4,938.99	910.24	158,811.21
		272.05	237.95	85,270.00	83,391.88		1,878.12	85,270.00
11,878.36		2,215.17	382.06	398,625.07	387,562.61		11,062.46	398,625.07
15,202.40	58,307.00	42,932.01	5,705.65	1,663,186.58	1,544,853.72	61.45	118,271.41	1,663,186.58
	10,000.00	12,220.47		111,720.47	107,248.52	365.93	4,106.02	111,720.47
33,000.00	30,900.00	22,783.85	2,194.02	965,251.29	915,966.64	24,284.65	25,000.00	965,251.29
16,450.00	200,000.00	46,337.74	2,077.91	1,239,240.65	1,220,271.15		18,969.50	1,239,240.65
		3,086.80	908.00	59,498.16	58,666.94		831.22	59,498.16
6,000.00	88,783.92	18,011.15		814,471.32	755,955.88		58,515.44	814,471.32
	14,700.00	6,462.60	125.00	129,787.60	124,226.19		5,561.41	129,787.60
500.00		9,183.87	250.00	86,239.37	82,349.00	3,211.70	678.67	86,239.37
574,743.81	5,816,505.87	2,726,037.03	283,665.57	79,537,658.26	76,489,310.41	655,847.88	2,392,499.97	79,537,658.26







OF THE  
**Railroads of Connecticut**  
TO ACCOMPANY THE REPORT OF THE  
**RAILROAD COMMISSIONERS.**

1876.  
PREPARED BY  
S.D. TILDEN, HARTFORD.

0 3 6 12 18  
Scale

Lith. of Bingham, Dodd & Co. Hartford





TWENTY-THIRD ANNUAL REPORT

OF THE

Railroad Commissioners

OF THE

STATE OF CONNECTICUT,

FOR 1876,

TO WHICH ARE ADDED

STATISTICAL TABLES COMPILED FROM THE ANNUAL  
RETURNS FOR 1875 OF THE RAILROAD  
COMPANIES IN THIS STATE.

TOGETHER WITH THE

ANNUAL RETURNS OF SAID COMPANIES FOR 1875 AND THE  
REVISED RETURNS FOR 1874.

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Printed by Order of the Legislature.

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HARTFORD:

PRESS OF THE CASE, LOCKWOOD & BRAINARD CO.

1876.





## State of Connecticut.

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*To the Honorable General Assembly of the State of Connecticut, May Session, A. D. 1876.*

We submit the twenty-third annual report of the Railroad Commissioners, as follows :

The railroad companies in this State, as will be seen by the accompanying returns, have in part recovered from the effects of the financial crisis of 1873, but this recovery has not been so complete as to have induced the building of new lines.

### RAILROAD CONSTRUCTION.

No new enterprise has been undertaken since our last report, unless the location of a branch of the Connecticut Central, from Melrose to Rockville, approved by the Railroad Commissioners, Aug. 24th, 1875, may be so regarded. This proposed branch is 7.3 miles long and was designed not only to furnish a direct line of communication for Rockville, with the North and West, via Springfield, but by means of the Hartford, Providence and Fishkill, and New London Northern roads, a new line between Springfield and tide-water at New London. Little work, involving an expenditure of only some three thousand dollars, has as yet been done on the branch, and since the Connecticut Central has been leased to the Connecticut Valley Railroad Company, giving a direct line between Springfield and tide-water at Saybrook, it is safe to presume that the New London route will not be used so long as the lease continues. We understand, however, that the branch is to be completed this season. The main line of the

Connecticut Central has been completed, and is 20.25 miles long from its connection with the Hartford, Providence and Fishkill road, in East Hartford, to the Massachusetts State line, where it connects with the Springfield and New London road. Most of the work on this road has been very light, the country being chiefly sandy plains, and there being but one bridge of importance, that over the Scantic at Scitico, of 150 feet span. The rails are of iron, and weigh fifty-six pounds per yard, and are laid with fish-plates. The ties are of chestnut, hewed, of good size, six inches thick and six inches face, eight feet long and 2,520 to the mile. The road-bed was left in an unfinished condition, by the contractors, but has been greatly improved by the lessees. This road, and the Springfield and New London, have been leased to the Connecticut Valley Railroad Company, the former for five years from January 1, 1876, at \$25,000 per annum until the Rockville branch is completed and accepted, and then \$28,000 per year. This company now operates the entire line from tide-water at Saybrook, to Springfield, a distance of seventy-five miles, and is in active competition for the business between those points. To meet the requirements of this new business, they have abandoned the use of the Union depot, at Hartford, and propose to erect a new passenger depot on State street, suited to their passenger business at this point.

#### NUMBER OF RAILROAD COMPANIES IN THE STATE.

The completion of the Connecticut Central adds one to the number of railroad companies which should report to us, making the present number twenty-three, including the New York, Housatonic, and Northern, from which company no return has this year been received, nor have we been able to find any responsible person connected with it from whom we could require a return.

Two roads have changed both name and ownership during the year, the trustees of the Boston, Hartford, and Erie having been succeeded by the New York and New England Railroad Company and the Boston and New York Air Line Railroad Company, having succeeded to the New Haven, Middle-

town and Willimantic Railroad Company, by foreclosure of its first mortgage.

#### MILEAGE.

The Connecticut Central adds 20.25 miles of main line, and branches to the railroads of the State, making a total this year of 939.07 miles. 10.59 miles of additional sidings have been laid the past year, the miles of double track remaining the same as last year. This makes a total this year of 1,184.52 miles of single track in the State.

We have now one mile of road to every 585 of the population as against 909 in Massachusetts, and 1,954 in England, and one mile of road to every 5.16 square miles of territory, as against 4.29 in Massachusetts, and 5.02 in England.

#### COST OF ROADS AND EQUIPMENTS.

The reported total cost of roads and equipment is \$75,831,-210.73, being an apparent increase of \$19,985,760.99 during the year. It will, however, be observed that the New York and New England Railroad Co. returns its total cost at \$20,-891,373.29, while last year the trustees of the Boston, Hartford, and Erie road made no return of cost. On the other hand, the new Boston and New York Air Line Co. returns its total cost at only \$4,000,000, while last year the New Haven, Middletown, and Willimantic Co. reported the total cost as \$6,077,150.59. The increased cost reported by the other roads, is \$1,171,538.29.

#### EARNINGS.

The gross receipts show a slight, and the net receipts proportionally still greater increase over last year, viz: an increase of \$98,995.50, or .83 of one per cent. in gross, and \$57,529.-18, or 2.09 per cent. in net receipts.

The gross receipts were \$12,020,174.21, of which \$5,986,-716.57, or 49.8 per cent. were from passengers, \$5,127,013.64, or 42.7 per cent. from freight, and \$906,444.00, or 7.5 per cent. from rents, mails, express, etc.

The average gross receipts per mile were \$9,683.61, varying



from \$1,226, on the Shepaug, to \$30,003.41, on the New York, New Haven, and Hartford.

The total net income was \$2,816,004.47, being 4.13 per cent. on \$68,126,409.92, the total cost of the fourteen roads having any net income, or 3.71 per cent. of the total cost of all the roads, \$75,831,210.73. Nine roads costing \$7,704,800.81 have no net income.

The average amount per mile received for each passenger has been \$0.033, or \$0.001 less than last year, the New Haven and Derby receiving the most, \$0.053, and the New York and New England the least, \$0.022. From freight, the average has been \$0.063 per ton, per mile, or \$0.002 less than last year. The New Canaan road receiving the most, \$0.148, and the New London Northern the least, \$0.028.

#### DIVIDENDS.

Eight companies with a total capital of \$27,589,900, have paid \$2,550,018 in dividends, being at the rate of 9.24 per cent., or 4.3 per cent. on the \$59,282,784.62, total capital of all the companies.

#### STOCK AND DEBTS.

The total stock and debt of the companies is \$76,360,524.22, viz: \$59,282,784.62 stock, and \$17,077,739.60 debt. The stock is returned as \$21,974,020.00 more than last year, viz: New York and New England \$20,000,000, Boston and New York Air Line \$1,810,400, Connecticut Central \$115,100, Shepaug \$44,400, Naugatuck \$3,000, and Connecticut Western \$1,120.

The reported funded and floating debt has decreased \$3,429,876.15, the reduction having been chiefly \$1,138,797.10 in the debt of the New York, New Haven, and Hartford, \$129,710.00, in that of the Housatonic, and the difference between the debt of the Boston and New York Air Line and that of the New Haven, Middletown, and Willimantic last year, with an increase of \$890,934.39 for the New York and New England, \$133,355.46 for the Connecticut Valley, \$237,841.48 for the Connecticut Western, \$81,172.99 for the Hartford, Providence, and Fishkill, \$97,465.43 for the New Haven

and Northampton, \$144,542.00 for the New London Northern, and \$158,760.00 for the New York, Providence, and Boston.

#### OPERATING EXPENSES.

The total cost of operating the roads has been \$7,887,142,-78, or 65 per cent. of the gross receipts, being \$133,613.89 less than last year. The average cost per mile operated has been \$6,353.99, varying from \$1,134.79 on the Shepaug, to \$17,791.24 on the New York, New Haven, and Hartford.

The average gross receipts per mile of the Connecticut roads were \$3,567.23 less than those of Massachusetts, and the average operating expenses \$2,975.39 less.

#### PASSENGERS AND FREIGHT CARRIED.

Ten million, seven hundred and twenty-four thousand, eight hundred and sixty-eight passengers were carried during the year, being an increase of 319,356, and 3,146,083 tons of freight, an increase of 4,735.

#### TRAIN MILEAGE.

The total mileage of passenger trains was 3,976,736, of freight trains, 2,230,222, all other, 427,760; a total mileage of 6,634,718, an increase of 89,620 miles over last year.

#### COST OF RUNNING TRAINS.

The average cost of running a train one mile was \$1.227, varying from \$0.791 on the Shepaug, to \$1.36 on the New York, New Haven, and Hartford.

#### GROSS RECEIPTS PER MILE.

The gross receipts per mile run averaged \$1.811, varying from \$0.854 on the Shepaug, to \$2.295 on the New York, New Haven, and Hartford.

#### GENERAL CONDITION OF ROADS.

No other state requires of its Commissioners so much in the way of inspection as Connecticut, and while it may be doubted whether the safety of the traveling public requires so much of this duty as the State demands, yet it unquestionably gives the Commissioners a much more perfect knowledge of the condition of the roads than they would be likely to otherwise acquire.



Both semi-annual inspections have been thoroughly made, involving the personal examination of more than 550 bridges and trestles of a total length of over twenty miles, and we are able to say that in the case of no road has there been a deterioration, the repairs in all cases having kept up with the wear; and the action of natural causes, while on many roads there has been decided improvement.

This improvement in our roads has been so gradual that those who have seen it go on do not realize how complete it has been in the last few years.

As illustrating this, we cite the case of the Housatonic Railroad, which has been almost wholly reconstructed since Jan. 1, 1869. Every bridge but two has been rebuilt; 8,717 tons of iron and 820 tons of steel rail laid, with 330,000 new cross ties and 350,000 pounds of spikes, 41 miles of track ballasted, 131 frogs renewed with Mansfield and steel frogs, 21 safety switches and 75 new night-signal switch-stands added, 7½ miles of side track and one of double added, 97 cattle-guards rebuilt, and \$15,763.34 worth of fences erected. There have been built 18 new station houses, 2 round houses, 9 double hand-car houses, 9 new frost-proof water tanks and houses. To the rolling stock have been added 263 freight, 4 passenger, 2 smoking and mail, 4 smoking and baggage cars, and 14 locomotives. The passenger cars are supplied with Baker's Patent Car Warmer, and the trains with Westinghouse train-brakes and the Miller platform, coupler and buffer. More new rails were laid by this road the past year than by any other, viz., 2,017 tons of iron and 815 of steel.

An examination of this exhibit, and the same, in a greater or less degree, might be made by the other roads, will furnish the answer in part to the inquiry often made whether with the diminished *gross* receipts of late years, the companies are keeping up their *net* income at the expense of safety and comfort of their patrons. A further explanation of the reduction of expenses is to be found, first in the permanent character of improvements heretofore made, requiring little outlay, and less labor for repairs, and secondly, in the great falling off in the cost of labor and materials.



## COST OF RAILS.

As showing the great reduction in cost in one chief item of expense, we insert two schedules\*, the first showing the cost of standard American Iron rails for the twelve years, 1864 to 1875, inclusive, and the second, the cost of American Bessemer steel rails for the eight years, 1868 to 1875, inclusive; also the average cost, in gold, 1870-1874, of foreign steel rails, the *importation* of steel rails having virtually ceased in 1874:

PRICES OF STANDARD AMERICAN IRON RAILS IN PHILADELPHIA.—  
TONS OF 2,240 POUNDS.

Year.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Average.
1864	94	101 $\frac{1}{4}$	105	111	120	127 $\frac{1}{2}$	141 $\frac{1}{2}$	152 $\frac{1}{2}$	153 $\frac{3}{4}$	140	133 $\frac{3}{4}$	132	126
1865	125 $\frac{5}{8}$	121 $\frac{1}{4}$	116 $\frac{1}{4}$	108 $\frac{1}{2}$	90 $\frac{1}{4}$	84 $\frac{1}{4}$	82 $\frac{1}{2}$	86 $\frac{1}{4}$	90	92 $\frac{1}{2}$	95	91	98 $\frac{5}{8}$
1866	90	90	87 $\frac{3}{4}$	84 $\frac{3}{4}$	84	85 $\frac{3}{4}$	86 $\frac{3}{8}$	87	87 $\frac{5}{8}$	87 $\frac{7}{8}$	85	85	86 $\frac{3}{4}$
1867	85	85	84 $\frac{1}{4}$	82 $\frac{7}{8}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	82 $\frac{1}{2}$	83 $\frac{1}{8}$
1868	81 $\frac{3}{8}$	79	79	79	79	79	79	79	79	78 $\frac{1}{4}$	76	78 $\frac{3}{4}$	78 $\frac{7}{8}$
1869	76 $\frac{3}{4}$	76	76	76	76	76	76	80	78 $\frac{1}{2}$	78 $\frac{1}{2}$	78 $\frac{1}{2}$	78 $\frac{1}{2}$	77 $\frac{1}{4}$
1870	74	72 $\frac{1}{2}$	72 $\frac{1}{2}$	72 $\frac{1}{2}$	72 $\frac{1}{8}$	72 $\frac{1}{4}$	72 $\frac{1}{2}$	72 $\frac{1}{2}$	72 $\frac{1}{2}$	72 $\frac{1}{2}$	70 $\frac{1}{2}$	70	72 $\frac{1}{4}$
1871	68 $\frac{1}{4}$	69	69	69 $\frac{1}{2}$	71	71	71	71	71	71	71	71	70 $\frac{3}{8}$
1872	71 $\frac{1}{4}$	75 $\frac{5}{8}$	81 $\frac{1}{8}$	83 $\frac{1}{4}$	90 $\frac{1}{2}$	90	89	87 $\frac{1}{4}$	88 $\frac{3}{4}$	88 $\frac{3}{4}$	88 $\frac{3}{4}$	85 $\frac{1}{2}$	85 $\frac{1}{8}$
1873	83 $\frac{1}{4}$	83	83	82	80	78	76	75	75	70	61	61	75 $\frac{3}{8}$
1874	63	63	60 $\frac{1}{2}$	58 $\frac{3}{8}$	60	59	58 $\frac{5}{8}$	56 $\frac{1}{2}$	55 $\frac{1}{2}$	55	52 $\frac{1}{4}$	50	57 $\frac{3}{8}$
1875	51	51	51	50	50	50	49	48	46 $\frac{1}{2}$	46 $\frac{1}{2}$	46	45	48 $\frac{3}{8}$

CURRENCY PRICES OF AMERICAN BESSEMER STEEL RAILS AT WORKS  
FROM 1868 TO 1874, BOTH INCLUSIVE.

Year.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Average.
1868	165	167 $\frac{1}{2}$	174	172	165	162 $\frac{1}{2}$	150	150	150	150	148	147 $\frac{1}{2}$	158 $\frac{1}{2}$
1869	145	143 $\frac{1}{4}$	135	134	130 $\frac{1}{4}$	128	130	130	130	130 $\frac{1}{2}$	130 $\frac{1}{4}$	120	132 $\frac{1}{4}$
1870	110	110	108 $\frac{1}{2}$	107	106	109 $\frac{1}{4}$	110	110	108 $\frac{3}{4}$	101 $\frac{1}{2}$	102 $\frac{1}{2}$	98	106 $\frac{3}{4}$
1871	95	96	106	95	103	104	103 $\frac{3}{4}$	104	106	105 $\frac{3}{4}$	105 $\frac{1}{4}$	106 $\frac{1}{2}$	102 $\frac{1}{2}$
1872	104 $\frac{1}{2}$	104	104 $\frac{1}{2}$	111 $\frac{1}{2}$	110	113	114 $\frac{1}{2}$	115 $\frac{1}{4}$	114	113 $\frac{1}{2}$	118	120 $\frac{3}{4}$	112
1873	121	120	122 $\frac{1}{2}$	120 $\frac{1}{4}$	120	121 $\frac{3}{4}$	121 $\frac{3}{4}$	121 $\frac{3}{4}$	118	120	120	120	120 $\frac{1}{2}$
1874	117 $\frac{1}{2}$	117 $\frac{1}{2}$	115	98 $\frac{3}{8}$	98 $\frac{1}{2}$	96 $\frac{1}{4}$	91	89 $\frac{1}{4}$	78 $\frac{1}{4}$	78 $\frac{1}{4}$	75 $\frac{3}{8}$	75 $\frac{3}{8}$	94 $\frac{1}{4}$
1875	75	73	71	70	69	68	67	67	66	66	65	65	68 $\frac{1}{2}$

\* Prepared for us by Messrs. Miller & Smith, 43 Exchange Place, New York.

## COST, IN GOLD, OF FOREIGN STEEL RAILS.

1870,	-	-	-	-	-	\$81.53
1871,	-	-	-	-	-	87.02
1872,	-	-	-	-	-	93.83
1873,	-	-	-	-	-	99.75
1874,	-	-	-	-	-	96.89

To which we would add, that at a recent letting of contracts in Germany, Bessemer steel rails were offered at Dortmund at \$41 per ton, and at Hoerde at \$40 per ton (gold).

An examination of these schedules show that the cost of iron rails in 1875 was only 38.6 per cent. of what it was in 1864, and only 61.7 per cent. of what it was in 1868, the first year that *steel* rails were laid in this State. Also that the cost of steel rails in 1875 was only 43.2 per cent. of what it was in 1868. It will also appear that while in 1868 *steel* rails cost 100.9 per cent. more than iron, in 1875 they cost only 40.8 per cent. more, and that the cost of *steel* rails in 1875 was only 86.8 per cent. of the cost of *iron* in 1868.

If in connection with these changes in cost, we remember the additional wear the steel rail will sustain before failure, the conclusion would seem to be irresistible, that no company with any business can afford to continue to lay iron rails. The comparative service of iron and steel rails is not yet definitely settled and undoubtedly varies with change of place and circumstances, but that steel rails will outwear ten or twelve of iron is unquestioned.

The following is from the report of Mr. Robert H. Sayre, Superintendent and Engineer of the Lehigh Valley Railroad, for 1875 :

“Some idea of the relative service of steel and iron rails may be gleaned from the following statement: In September, 1867, new iron rails were laid on Packerton scales. They had to be renewed in a little over a year after having passed a tonnage of 2,263,675 tons; the second set of iron were renewed after a passage of 1,524,870 tons. Steel rails were then laid about June 1, 1869, and remained until new scales were put in, June, 1872, when the same rails were laid in the

track just above the scale, but where all coal going on the scale would pass over them. Our agent reports a tonnage of 24,298,568 tons over them, and that the rails are perfectly good at this time."

There is, however, grave reason to fear that the same cause, viz., the demand by purchasers for rails at the least possible first cost—which has contributed so considerably to the deterioration in the quality of iron rails manufactured—will lead manufacturers to reduce the price of steel rails at the expense of their quality. As yet only 391.74 out of 1,609 miles of the track of the companies reporting to us, or 24.34 per cent., are laid with steel, including the steel top rails of the New York, New Haven & Hartford road: this is an increase of 53.17 miles or 3.3 per cent. over last year. The New York, New Haven & Hartford road is the only one having steel rails or steel top nearly its entire length.

The Naugatuck has steel rails on the lower half of its line, the New Haven & Northampton on  $\frac{4}{9}$ , and the Shore Line on  $\frac{2}{5}$ . Eleven roads have no steel rails laid, and of the 11,108 tons of new rails laid the past year 7,031 tons were iron and only 4,077 were steel.

#### NUMBER OF MEN EMPLOYED.

The number of men employed, exclusive of those engaged in construction, has been 6,687, being 252 less than the previous year, the reduction having been chiefly on the New York, Providence & Boston, 96, New York, New Haven & Hartford, 204, Shore Line, 157, New Haven & Northampton, 66; with an increase of 55 on the Hartford, Providence & Fishkill, and 216 on the New London Northern.

#### HARLEM RIVER & PORT CHESTER BRANCH.

In turning from a general survey to notice some special improvements and increased facilities on several of the roads, there is none more promising for future convenience than the Harlem River & Port Chester Branch, as it is called, of the New York, New Haven & Hartford Railroad, which, though beyond the limits of the State, is still a part of our railroad



system. When first opened, its use was almost exclusively for freight and local travel. The enterprising managers of the New York & New England road were not slow to see and avail themselves of its advantages, and organized the "peach trains" of last summer between Southern Delaware and Boston; the cars going through without breaking bulk at New York, leaving the peach regions one afternoon and reaching Boston the night of the day following, being taken around New York and to the Harlem terminus of the "Branch" in barges expressly constructed for the purpose. Last summer some nine hundred cars of peaches were transported in this way, and this is believed to be but the beginning of this kind of business. At the instigation and under the management of the same parties, a company was organized with a capital of \$75,000; the steamer Maryland, formerly used to transport trains across the Susquehanna at Havre de Grace, was purchased and adjusted to the requirements of the place and business, and is to be used to transport through cars between Boston and Philadelphia and Washington, thus accomplishing by water at New York what it took so many years to effect for through travel at Philadelphia by land.

#### SPECIAL IMPROVEMENTS.

The New York, New Haven & Hartford road have also rebuilt in the most thorough manner the Little River bridge and the Newfield trestle on their Middletown & Berlin branch. They have also opened their new depot at New Haven, which was fully described in our last report, and at which all the roads running into New Haven, except the New Haven & Derby, have ample accommodations.

It is intended to improve the accommodations at the Hartford depot this season by extending covered platforms from the present depot building north to Church street and south to Asylum street. By the joint action and at the joint expense of the City and of the New York, New Haven & Hartford and the Hartford, Providence & Fishkill companies, Laurel street, in Hartford, has been carried over the tracks of these two roads by a most substantial iron bridge. It has

two spans of fifty feet, is forty-five feet wide, with a single roadway and foot-paths each side. It is supported in the middle by five cast iron columns set upon stone piers. These piers and the abutments are large stone-hammered blocks laid in cement, resting on piles forty feet in length, sand packed around the heads and covered with plank. The masonry was done by the New York, New Haven & Hartford company, and the bridge was built by Hawkins & Burrell, of Springfield, Mass.; it is of the Herthel Rectangular Truss pattern, and the total cost was about \$16,000.00. We regret to report that this company, usually so ready to comply with the recommendations of the Commissioners, have not yet renewed the stringers in the canal span of the bridge across the Connecticut river at Warehouse Point, as directed by us on the 19th of October last.

The repairs ordered to the Connecticut River bridge at Warehouse Point have been made since the report was in print.

on the 20th day of August, 1875.

It is approached from the south through a deep cutting in the ledge overhanging the Falls of the Yantic river, and stands almost immediately over the head of this picturesque water-fall, where the stream makes a plunge of fifty feet into tide water.

This new bridge replaces two Howe trusses of wood, erected during the first construction of the road, which trusses were destroyed by fire in the spring of 1875.

The abutments have been substantially rebuilt of coursed granite upon rock foundations. The superstructure is of wrought iron, with pin connections; the compression members and posts being of riveted Phœnix columns, and the principal tension members of rolled bars of rectangular section, with die-forged eyes, and without welds.

The members were proportioned to resist the following general strains, with factors 5 for tensile and 7 for shearing and compressile strains, viz :

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#### NEW LONDON NORTHERN RAILROAD.

On this road a new bridge of admirable construction has been erected in place of the one burned at Norwich Falls. It is located about one hundred and thirty rods northerly from the Norwich passenger station, and was completed and tested on the 20th day of August, 1875.

It is approached from the south through a deep cutting in the ledge overhanging the Falls of the Yantic river, and stands almost immediately over the head of this picturesque water-fall, where the stream makes a plunge of fifty feet into tide water.

This new bridge replaces two Howe trusses of wood, erected during the first construction of the road, which trusses were destroyed by fire in the spring of 1875.

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The members were proportioned to resist the following general strains, with factors 5 for tensile and 7 for shearing and compressile strains, viz:

Own dead load, 1,200 pounds per lineal foot.

General live load, 3,000 " " " "

Panel live load, 4,000 " " " "

The general dimensions of the superstructure, and details of the test to which, prior to the final acceptance of the work from the contractors, it was subjected, may be found in the copy of the report upon the test by the Engineer, under whose supervision the designs were prepared, and the entire works constructed. (See page 46.)

This Company have also laid 1,106 tons of new iron the past year, being ten per cent. more than recommended by the Commissioners, as stated in our last report, though no more than desirable. It was stated in that report that the Commissioners, at their examination of this road, in the fall of 1874, ordered the drawbridge at New London to be entirely rebuilt. This has not yet been done, but owing to the representations made by Mr. Superintendent Bentley, in regard to examinations of it under his directions, no further steps have yet been taken by the Commissioners. It is proposed to relay the track of this road between New London and Norwich, with steel, the coming season.

#### NORWICH AND WORCESTER RAILROAD.

In our last report we referred to the proposed new bridge to be built by this Company, across the Shetucket, at Norwich. During the past year they have nearly completed (though not yet in regular use) the construction at Norwich of a new line for a distance of about 950 feet, to be substituted for some 1,250 feet of the original line, the distance named in each case, including the bridge over the Shetucket river. The *new line* diverges southerly from the main road, (the *old line* diverging northerly,) at a point near the passenger station, and immediately crosses the river by a single span (wrought iron) bridge, 230 feet clear length between abutments, through the point of "Laurel Hill," under highway some 250 feet, by arch-way or tunnel of stone masonry, thence by an easy curved line of open roadway, to the intersection of the old line, some 150 feet from southerly end of the old (railroad) bridge.



The total curvature of this *new line* is nearly one-half less than by the *old line*; at the same time all the bad features of the approach to the old bridge, viz: the elevated track, swing bridge, and sharp curve over it, and extending some distance on main bridge, are entirely obviated by the new location.

The line of the new bridge crosses the river at a right angle to the current (the old bridge being badly askew). The bridge is constructed entirely of wrought iron, 230 feet clear span, fourteen feet clear width, trusses thirty feet high between centers of top and bottom chords; has four lines of iron track stringers, "built in" to cross girders. And the whole structure is built to sustain and carry a uniformly distributed "live" load equal to 3,350 pounds per lineal foot of bridge, without exceeding the usual maximum strain of ten thousand pounds tension, and seven thousand five hundred pounds compression or shearing strain (respectively) per square inch, on any part of the material. The *plan* of the bridge is known as the "Whipple trapezoidal Truss," with pin connections, and built by the Keystone Bridge Company, of Pittsburgh, Pennsylvania, in accordance with their most improved methods of construction throughout. The track is of sixty pounds pattern of best steel rails, of thirty feet lengths, laid with fish joints. Numerous tests were made of the quality and strength of the iron used in the construction of the bridge, and the ultimate strength of all samples exceeded sixty thousand pounds per square inch. On completion the bridge was tested by repeated loads of varying weight, at rest and in motion, at different speeds. The greatest load tried being the heaviest loaded coal train they could prepare, with ordinary platform coal cars, of twice the length of the bridge, having two locomotives in full working condition, weighing  $50\frac{1}{2}$  tons each, coupled together and placed in the middle of the coal train, and passed back and forth over the bridge. At the highest speed of this train the greatest deflection in center of span was one and one-tenth inches, the normal position of the structure being fully recovered immediately on removal of the load.

This change in location of road, and improvement as a



whole, will prove important and valuable to every interest concerned, not excepting the large travel across the Laurel Hill highway bridge, hitherto annoyed by the passing trains on the upper track (old line) of railroad.

For the purpose of accommodating their increasing coal traffic, this company have built and added to their rolling stock, 100 new dump coal cars, costing about \$30,000.

#### NEW HAVEN AND NORTHAMPTON COMPANY.

The improvements on this road have continued to be made; during the year 342 feet of wooden bridges have been replaced with iron, and 701 tons of steel rail laid, extending 7.13 miles, making now 36.63 miles of steel rail on that road.

The company has constructed iron bridges to replace wooden ones, as follows, viz :

Haydenville, in October and November, 1874, a plate girder with two tracks, 40 feet long.

Easthampton, in October and November, 1874, a truss deck bridge, 135 feet long, for one track.

Plainville, in October and November, 1874, a truss bridge, 84 feet long, for one track.

Southington, in November and December, 1874, a plate girder for one track, 44 feet long, and another of same pattern 23 feet long.

Since October 1st, two wooden bridges at Plantsville have been replaced—one by an iron structure over one overflow, and the other filled up. This bridge is a plate girder, for one track, and is 65 feet long, and built in December and January last. All these bridges are of wrought iron exclusively, and were built by the Keystone Bridge Company, of Pittsburg, Penn. In rebuilding all of the bridges in Connecticut, the old wooden structures have been replaced with first-class stone abutments of sufficient width for a double track.

There has also been completed during the year the passenger station at Unionville, and a new brick passenger and freight station, combined, at Mount Carmel.

The company is now engaged in the extension of its track over the Farmington river, at New Hartford, to the premises of

the Greenwoods Company, locating the station in the heart of the business of the village. This work requires the crossing of two highways, which will be bridged over, requiring for the river and highways one bridge in two spans, one 283 feet long and the other 50 feet. This bridge is to be of wrought iron, and of the same plan, and built by the same firm as those heretofore built on the road. The whole cost of this extension, about 3,500 feet, including the branch to the Greenwoods mill, will be about \$50,000, and will be completed in June next.

#### BOSTON AND NEW YORK AIR LINE.

The present company did not take complete possession of the road from New Haven to Willimantic till about the middle of July last, and of the great amount of work done by them, only a very small part is included in their report of September 30th; a special examination was therefore made by us on the 22d day of March last. The high trestles on this line were justly regarded with anxiety. Of these, the worst are already filled, viz: the "High" trestle, 60 feet high and 614 feet long; the "Liberty Hill" trestle, 30 feet high and 550 feet long, and five others, aggregating 1,270 feet in length; and the iron viaducts, to take the place of the "Cobalt" and "East Hampton" wooden trestles, are well under way. The iron bridge across the Connecticut at Middletown, and the famous Rapello and Lyman viaducts have had their bearings carefully adjusted, and have been thoroughly repainted. The road bed for eleven miles out of Willimantic has been widened so as to give shoulders of three or four feet, three and a half miles of steel rails laid, and five hundred tons more ordered, all of 58 lbs. per yard weight, and the "cuts" widened and improved by the removal of large quantities of rock and earth.

To the rolling stock have been added 4 new locomotives, built by the Rhode Island Locomotive Works, two complete passenger trains of 2 passenger, 1 smoking, and 1 baggage car each, built by the Pullman Palace Car Company of Detroit, 50 new box and 40 new platform coal cars, from the Barney & Smith Manufacturing Company of Dayton, Ohio.



The locomotives for the passenger trains, and the passenger, smoking, and baggage cars, have the patent paper wheels, believed to be free from danger of breaking. The new cars built by the Pullman Palace Car Co., have the Miller platform, coupler, and buffer, and Baker's Patent Car Warmer, and are finished with elegance and apparent thoroughness. The old cars have also been completely overhauled and repaired.

Everything connected with the road and its management seems to indicate that in all that concerns either the safety or comfort of passengers, this will very soon be a first class road. One span of the Middletown bridge was destroyed on the night of March 29th, by the steamer City of Hartford running into it. The cost of repairs will be about \$20,000, and the interruption to travel and traffic was considerable.

#### HARTFORD, PROVIDENCE AND FISHKILL RAILROAD.

The heavy rain of Aug. 18, 1875, injured more or less all the railroads in the western part of the State, but was most destructive to the Hartford, Providence and Fishkill road. The rain-fall was the heaviest from 11.30 A. M., until 2 P. M., and the record of rain-fall during this shower at Waterbury, was  $3\frac{3}{4}$  inches, and the largest part of the damage was done within a half hour. The damage extended over a distance of about 15 miles, from Forestville to Waterville. The train leaving Waterbury at 11.50 A. M., was wrecked at a culvert about four miles from Waterbury, at about 12 o'clock, noon, and the fireman was fatally injured.

The damage beginning near Forestville, and extending to Terryville, was comparatively small, and although occurring in many places, did not prevent the use of the road between the points named, with the exception of a day or two on account of slight damage to the western abutment of Rolling Mill bridge, between Forestville and Bristol. Beginning about half a mile westerly of Terryville, and extending for a distance of about seven miles, there was hardly any one mile of road undamaged, the greatest injury having been between Tolles station and Waterville, a distance of about five miles,



more than half of which was on Hancock brook. Temporary repairs were made, and the road between Terryville and Waterbury came into regular use on the 26th of August, the eighth day after the trains were stopped by the flood. The greatest damage at any one place was at the arch near Waterville, where the repairs have cost about \$6,500. The repairs have all been completed, with a trifling exception, at a cost of about \$22,000 in all. The auxiliary cause of breaks in the embankments on Hancock brook, were boulders and ledges opposite the road bed, throwing the current of the swollen adjacent stream against the banks, also brush, fence-rails, &c., brought by the great rush of water from the fields and wedged into the ends of the culverts. At the arch near Waterville there was about a car load of poles, rails, and rubbish packed against and into the upper end. The water pouring over and through this mass formed eddies, which without doubt caused the damage. Besides making more room for the natural streams at several points, the embankments have been protected by substantial bank walls in some places, and in others by rip-rap. The water-way of the arch near Waterville has been enlarged by at least twelve square feet, and a water-way of 18 feet span substituted for the culvert of 3 feet span at the place where the train was wrecked, and other enlargements of water-way made elsewhere.

The repairs have all been made in a thorough manner, and with the view to make the road withstand a similar flood if one should occur.

In addition to the repairs required in consequence of this flood, the other parts of this road have been greatly improved, 1,010½ tons of new steel, and 1,010 tons of iron rails having been laid during the year. One of the largest and most important bridges in this State is that on this road over the Connecticut river at Hartford; built in 1848 and never having been rebuilt, we judged it best to have it examined by an expert, though exhibiting none of the ordinary signs of failing. At our request therefore, on the 18th day of September, 1875, the well-known bridge-builder, Hon. A. D. Briggs, of Springfield, Mass., made a careful examination, accompanied by Mr.

Superintendent Nott, Engineer and Roadmaster Bidwell, and the Commissioners. With slight repairs, he pronounced the bridge good for some years. The repairs advised were ordered by us and at once made by the company. His report in full will be found on page 38.

#### THE SHORE LINE BRIDGE.

The bridge across the Connecticut River at Saybrook, on the Shore Line Road, was completed in 1870, and no thorough examination of the piers and abutments under water had since been made, so far as we were aware, though fears were entertained at the time of its construction, as to its permanency, owing both to its situation and manner of construction. We therefore engaged the submarine diver, Mr. Geo. W. Fuller, of Norwich, and under our direction he on the 20th day of Sept. last, made a very thorough examination; the piers were found to be in much better condition than was feared, but the abutments, especially the west one, were, if not in a positively unsafe condition, certainly far from being secure.

Immediately upon receiving his verbal report we communicated with Mr. E. M. Reed, Vice-President and General Superintendent of the New York, New Haven, and Hartford Railroad Co., the present lessees of that road, who at once took such measures as the season of the year permitted to make the bridge safe for the winter, assuring us that so soon as the present season should allow, he would remove the masonry now resting on the top of piling, twelve or fourteen feet above the bed of the river, cut the piles off at the river bottom and build thereon solid masonry of the excellent character of all the work done by him.

The extended report by Mr. Fuller, of his examination, including his views of the protection required for the piers, will be found on page 40, and will be found interesting and instructive.

We ought, perhaps, to say that after receiving a copy of this report, Mr. Supt. Reed had an examination made and claimed the condition not so bad as reported by Mr. Fuller. But there was no difference of opinion as to the advisability of entirely rebuilding the west abutment at least.



The trestles not heretofore rebuilt on this road by the lessees since they took possession, have, the past season, been strengthened by new piling and braces. The new depot, spoken of in our last report, as needed at Lyme, has been completed and is all that could be required.

The long talked of and much needed improvements at the New London depot have not yet been made, though progress is reported in the preliminaries.

#### NEW YORK, PROVIDENCE, AND BOSTON RAILROAD CO.

At Stonington, this company have added much to their facilities for business and to the comfort and safety of travelers and the general public, by connecting "The Landing" with the old track running to New London, by a line along the water front, avoiding the delays and danger at the many street crossings on the old line. The cost of the improvement was about \$32,000.

#### THE ACCIDENT RECORD.

It is with great satisfaction that we are able to report that of the 10,724,868 passengers carried on our roads during the year, none were killed, nor but two in any manner injured by causes beyond their own control. Mr. Gouverneur Morris, and Miss Audubon were slightly injured by the overturning of a car on the Shore Line Road, caused by running over a cow, between Westbrook and Saybrook. Of the other eighteen injured, eleven jumped off trains in motion, three of them being killed, four fell between or off cars in motion and three were killed. One was struck by a switch iron when leaning from the steps of a moving train, one was injured in attempting to get on a train in motion, and one intoxicated person fell in getting off a train at rest.

The patent train brakes, and the Miller platform, coupler, and buffer have added much to the safety of passenger travel, but no corresponding advancement has been made in protecting employes, especially those employed on freight trains, the accidents to whom continue to be too common, with a large proportion fatal.

That their own carelessness often contributes to their



danger is undoubtedly true, precisely how much it is difficult to determine. Thirty-six employés have been injured, fourteen fatally. Ten were injured in coupling cars, seven by falling from trains, two by striking against bridges, and seventeen by all other causes. The adoption of "Porter's Automatic Car Coupler," or some like appliance, for freight and passenger cars, where the Miller coupler is not used, would greatly lessen, if not wholly remove, the danger now attending the coupling of cars. Over forty-four per cent. of all persons injured were trespassers on the tracks, and of these seventy-four per cent. were fatally hurt. Injuries occurred at six of the 1,055 crossings in the State, six persons being injured, three of them killed. Of the sixteen companies operating the railroads of the State, five have the Westinghouse Brake, four (including the Norwich and Worcester Steamboat Express only,) Smith's Vacuum Brake, and seven still use the old hand brake. Ten have their passenger cars fitted with the Miller platform, coupler, and buffer, one with Cowell's, and five have the old style.

"Baker's Patent Car Warmer," which adds so much to the comfort of railroad travel during the cold season, has been adopted by only seven companies.

An exceedingly interesting series of articles upon the subject of accidents has been contributed to the "*Atlantic*" by Mr. Adams of the Massachusetts Commissioners, that portion which directly concerns a Connecticut Legislature, being in regard to the full stop at draw-bridges required in this State.

Referring to comments called out by the New Hamburg accident on the Hudson River Railroad, Feb. 6, 1871, he says :

"Loud commendation was heard through the press of the Connecticut law, which had been in force in that State for twenty years, and, indeed, still is in force there, under which all trains are compelled to come to a full stop before entering on any bridge which has a draw in it,—a law which may best be described as a useless nuisance.

And again referring to the "Norwalk" accident he says :

This terrible disaster was due, not alone to the carelessness of an engineer, but to the use of a crude and inadequate system of

signals. It so happened, however, that the legislature of the State was unfortunately in session at the time, and consequently the public panic and indignation took shape in a law compelling every train on a Connecticut railroad to come to a dead stand-still before entering upon any bridge in which there was a draw. This law is still in force, and from time to time, as after the New Hamburg catastrophe, an unreasoning clamor is raised for its enactment in other States. In point of fact it imposes a most absurd, unnecessary, and annoying delay on traveling, and rests upon the Connecticut statute book a curious illustration of what usually happens when legislators undertake to incorporate running railroad regulations into the statutes-at-large. There is probably no source of danger to which travel by rail is subject which admits of such certain and infallible signaling as draws in bridges. The idea of stopping before approaching them is entitled to about the same respect as would be a proposal to recur to pioneer locomotives before all night trains.

These conclusions from so distinguished an authority should receive from you careful consideration, but until the system of signals is made more effective and unfailing than at present, we should regret to see the repeal of this so-called "useless nuisance."

While we were still considering the words of Mr. Adams, on the 23d of November an engine and five freight cars plunged into an open draw, at Rutherford Park, on the Erie road, in consequence of a forgotten signal. The "system of signals" may there also have been "crude," as it certainly was "inadequate," but that even the most perfect system of electric signals may sometimes cause rather than prevent an accident, was illustrated in England, last fall. A "goods" (freight) train was standing on the track at a station (West Croydon) when a coming passenger train arrived at the signal station. The line is worked on the block system, and as the electric indicator showed that the line further on was blocked, the train was stopped, and the driver waited the signal from West Croydon to go on. The train had remained stationary about five minutes when, directly after a vivid flash of lightning, the arm of the indicator dropped and the bell inside the signal-box rang, as is usual when an electric message is received.



The line being thus signaled "clear," as was believed from West Croydon, the signalman ordered the driver to go on, which he did ; but on the train rounding a curve a short distance on, he perceived the goods train on the line directly in front of him. He endeavored to stop the train, but was unsuccessful, and the forepart of the passenger train ran into the rear part of the goods train. It has been ascertained, it is said, beyond doubt, that the accident was entirely due to the action of the lightning on the signaling apparatus.

In the same article, Mr. Adams refers to the almost certain destruction which must follow the derailment of a locomotive on a bridge, as usually constructed, and suggests as a preventive to be enforced by legislative enactment, a simple and inexpensive appliance. He says :

"It is only necessary to make the ties and flooring of all bridges between the tracks and for three feet on either side of them sufficiently strong to sustain the whole weight of a train off the track and in motion, while a third rail, or strong truss of wood, securely fastened, should be laid down midway between the rails throughout the entire length of the bridge and its approaches. With this arrangement, as the flanges of the wheels are on the inside, it must follow that in case of derailment and a divergence to one side or the other of the bridge, the inner side of the flange will come against the central rail or truss just so soon as the divergence amounts to half the space between the rails, which in the ordinary gauge is two feet and ten inches. The wheels must then glide along this guard, holding the train from any further divergence from its course, until it can be checked. Meanwhile, as the ties and flooring extend for the space of three feet outside of the track, a sufficient support is furnished by them for the other wheels."

We have repeatedly urged upon the managers of our roads, in the reconstruction of the bridges on their lines, the adoption of this principle, and there are several bridges in this State where it has been applied in part.

#### THE POUGHKEEPSIE BRIDGE.

Connecticut, lying midway between Boston and New York, without any great seaport of her own, her people have not



been greatly interested in the vexed question of cheap transportation, as exporters and importers, but chiefly as consumers; nor have her railroads been much affected by "through freight rates." But the hope of cheap coal, and incidentally of a reduced cost to us, of all the products of the far West, was aroused by the incorporation of the old Boston, Hartford and Erie Railroad Co., with its promised tariff of a quarter of a cent per ton per mile for coal, and revived by the building of the Connecticut Western Road. The realization of this hope, though long delayed, has been gradually approaching, and will, we believe, be consummated by means of the Poughkeepsie bridge over the Hudson, the early construction of which seems now assured.

In 1871, the Legislature of New York granted a charter for a bridge over the Hudson at some point at or near Poughkeepsie; but not until 1874 did the matter take tangible shape in the organization of the present Bridge Company, with a capital of \$2,000,000, which has the past year contracted with the American Bridge Company, of Chicago, for a bridge 4,502½ feet in length, with five water spans of 525½ feet each from center to center of piers; the bottom of the trusses to be 135 feet above high water, and track 190 feet. It is to be of wrought iron, to cost \$3,412,000, and to be completed by 1879. This structure will be one of the most imposing of the kind in the world. From this bridge, west, it is proposed to build eighteen miles of road to connect at Pine Bush with the Crawford Branch of the New Jersey Midland Road, and thus tap one of the great coal lines from the Pennsylvania mines, and by connections otherwise, more or less direct, with coal lines from other portions of Pennsylvania and New Jersey, give an all-rail through route from the mines to the consumer in any part of New England. A glance at the map will readily show the advantage to be gained by nearly all of our Connecticut roads by the success of this enterprise. The importance of aiding in this bridge project has been discussed at some length in this State and Massachusetts, and the towns on the line of, and interested in the Connecticut Western Railroad, have been urged to assist the enterprise, its friends claiming

that by its success the value of the stock and bonds of that road would be much enhanced. Acting upon this idea, the town of Hartford has voted to transfer to subscribers to the stock of the Bridge Company, one share of the stock held by the town in the Connecticut Western Road, for each share of bridge stock subscribed for up to \$150,000. Other towns either have already taken, or are considering the propriety of taking like action.

The mining of anthracite coal in Pennsylvania began in 1820, and since 1843 it has increased rapidly, doubling every ten years. In 1870, the amount mined was nearly 16,000,000 tons, and in 1874 it was estimated at about 21,000,000 tons. At this rate of increase the yield in ten years more will be 40,000,000 tons. In 1874, about 4,000,000 tons, or nearly 20 per cent., were brought into New England.

The supply of water power for our manufactories is yearly becoming less reliable throughout New England, and hence the demand for coal for steam power must increase, and a considerable reduction in its cost would greatly augment its use for domestic purposes. To supply this demand would give abundant traffic to the new lines as well as to the old; and the Connecticut roads would become the chief coal-carriers into New England, at prices remunerative to them, and reasonable to the consumers; and by the competition between them, solve for us the question of cheap transportation.

The following table of distances shows the saving in mileage claimed by the friends and advocates of the Poughkeepsie bridge project via the all-rail bridge route to the East:

From Scranton, Penn., or coal mines in that vicinity, by way of Albany, the only all-rail route at present—

To Hartford,	-	-	-	-	331 miles.
Springfield, Mass.,	-	-	-	-	305 “
Boston, Mass.,	-	-	-	-	403 “
Providence, R. I.,	-	-	-	-	420 “

From Scranton, Penn., via Poughkeepsie bridge—

To Hartford,	-	-	-	-	204 miles.
Springfield,	-	-	-	-	212 “

To Boston,	-	-	-	-	-	310 miles.
Providence,	-	-	-	-	-	295 “

Saving in favor of the bridge route—

To Hartford,	-	-	-	-	-	127 miles.
Springfield,	-	-	-	-	-	93 “
Boston,	-	-	-	-	-	93 “
Providence,	-	-	-	-	-	125 “

or about 30 per cent. from Scranton to Hartford.

With the completion of the Hartford, Providence and Fish-kill (or New York and New England) road to the Hudson river, which would immediately follow the building of the bridge, a still greater saving can be made for Hartford, Southern Connecticut, and Rhode Island.

#### ABANDONMENT OF STATIONS.

Our approval of the abandonment of a station has been asked but in one instance during the year. On the 15th day of December, 1875, the New York and New England R. R. Co. preferred their petition, asking our approval of the discontinuance of the station upon the Eastern Division of their road, known as Mechanicsville, about 1.7 miles above Putnam; the required month's notice was given, and on the 19th day of January, 1876, we attended at the station, to hear the petition, and no one appearing to oppose, we gave the desired approval, and the station has since been discontinued.

The Hampton station on this road had no decent depot accommodations. We therefore, in response to the request of the people of Hampton, addressed a note to the managers of the road calling their attention to the condition of the building used as a station house, and urging proper conveniences. They acknowledged the want of accommodations, and promised to furnish them, proposing to remove the depot building at the discontinued Mechanicsville station to Hampton, but it has not yet been done.

As we were called upon to approve of the discontinuance of but one station, so we have been called on to establish but one, this on the Connecticut Central road, under the statute pro-



viding for the establishment of a station upon an unfinished railroad, John W. Bacon, Engineer and Superintendent of Danbury and Norwalk Railroad, having been appointed to hear the petition with us.

The finding in the matter will be found on page 48.

#### LEBANON CROSSINGS.

The Boston and New York Air Line Road is crossed by two highways in the town of Lebanon, the highways being carried over the railroad by bridges, known as Leonard's and Cheeseborough's. Complaint was made to us, both as to the construction of the bridges, and the approaches to them. We therefore on the 8th day of October, 1875, visited the points in question, with the officers of the new Boston and New York Air Line, and met the selectmen of the town, and others interested, and after hearing the parties, and examining the location, ordered the ends of the bridges to be raised, and the approaches to be graded so that the rise should not exceed one foot in twelve, the side railings strengthened, and the lateral slope to be taken out of Leonard's bridge, within sixty days from the date of the order, which order has been complied with.

#### FENCES.

Only one application has been made to the Commissioners under the law of 1875, in regard to fencing. Judge Jeffery O. Phelps, of Simsbury, applied to us for an order requiring the New Haven and Northampton Co. to fence that portion of their road running through his land, in regard to which the parties were not in litigation. We met Judge Phelps and Prest. Yeamans, at Simsbury, on the 7th day of October, 1875, and after hearing, we, on consideration, ordered the fences erected as prayed for, and they have since been built.

#### GRADE CROSSINGS.

But one additional grade crossing has been authorized by us during the year; the one authorized at Stamford, being in place of one discontinued, yet the companies report two less

than before; it is probable, however, that there are crossings in use never authorized by the Commissioners.

Application was made to us, October 20, 1875, by the selectmen of Hamden, and Mr. Clark N. Shelton, to permit a highway running through his lands in Hamden, to cross the track of the New Haven and Northampton Co., at grade. After due notice to the parties in interest, we met them at the proposed crossing, on the 9th day of November, 1875, and after a full hearing and an examination of the location, declined to allow the proposed crossing at grade, but ordered that it pass under the railroad.

#### MANCHESTER GRADE CROSSINGS.

Four hearings upon applications for gates or flagmen at crossings have been held. The first was upon the application of the selectmen of Manchester, praying that electric signals or gates be erected, and flagmen stationed at all the highway crossings of the Hartford, Providence and Fishkill Railroad, and of the South Manchester Railroad, in the town of Manchester. This application was heard on the 8th of April, 1875, and the crossings examined, and subsequently on the 11th of May, for the purpose of judging more accurately of the danger, we caused an engine and cars to be run backwards and forwards at Williams' crossing, which was the only one in our judgment at which it was necessary to provide additional safeguards. Here we recommended the trustees of this road to procure a strip of land on the south side of their road, and east of the highway forty feet in width on the highway, and running to a point 250 feet easterly from the highway, and upon the south line of the railroad, and that the same be kept free of all obstructions to the sight, which has been done.

#### CROSSINGS IN STRATFORD AND FAIRFIELD.

Application was also made by the selectmen of the town of Stratford, for a gate or flagman at the Main street crossing in that town, which application was duly heard on the 27th day of April, 1875, but no order made. In consequence of the action of the Commissioners in this case, and in the Fairfield



application reported last year, a law was passed at the last session of the General Assembly, allowing appeals from the decision of the Commissioners in such cases to the Superior Court. In order, as we supposed, to have an opportunity to appeal, the selectmen of Fairfield on the 1st of October, 1875, brought their petition to the present Board, praying again for an order that a gate be erected or flagman stationed at the Mill Plain crossing. A hearing was had on the 2d of November, but no new facts were brought out, and the Commissioners saw no reason for reversing the action of the previous Board. The decision of the Commissioners was communicated to the parties in interest, November 10, within twenty days from the final hearing, as by law required, but no appeal was taken by the town.

#### THE SEYMOUR CROSSINGS.

On the 19th of October, 1875, the selectmen of the town of Seymour preferred their petition to the Board, alleging that there were three dangerous crossings of the Naugatuck Railroad, in that town, on which there was much travel, and praying that the said railroad company be ordered to erect a gate or electric signal, or to maintain a flagman at each of said crossings. After an examination and hearing on the 10th of November, 1875, we were of opinion that public safety did not require either gates, electric signals, or flagmen at the crossings in question, but we recommended to the railroad company, in order to give a more extended and unobstructed view of the track, that they cause to be removed the old building standing on the east side of the north crossing, and that they purchase a strip of land on the east side of their track, and the north side of the south crossing, fifteen feet wide upon the highway, and running to a point on the east line of the company's land, thirty-five feet northerly from the north line of said highway, and remove the same, except so much as might be needed as a retaining bank.

These recommendations have not yet been carried out by the company, they not being able, as they say, to make any



reasonable terms with either the owner of the old building, or the land.

This last application was made under the supposition that the Commissioners had power to order whatever might seem necessary to increase the safety of the crossings, and not alone to order signals, gatemen or flagmen, and in every one of the hearings it was apparent that if the Commissioners had some such general power they might have greatly improved the crossings.

The insufficiency of signals or even gates to *insure* safety, each year becomes more evident, so much so in fact as to raise the question whether any precautions at grade crossings do not increase the danger just so far as they detract from the sense of individual responsibility. A proper display of warnings may protect the companies from liability in case of accident, but unless they also save the life of the individual, and protect him from injury, they fail to accomplish their chief design. It becomes important then to consider whether without lessening the feeling of individual responsibility, we can help a person approaching a crossing to discover and avoid the danger.

It is not practicable in many cases to require the highways to be carried over or under the railroads, but were authority given to the Commissioners to order, and to the railroads to carry out changes at crossings, the public safety would be greatly promoted.

#### RECOMMENDATION.

We therefore recommend the passage of a law providing that if the selectmen of any town, or the mayor of any city, wherein a highway or city street, which crosses or is crossed by a railroad, is situated, or the directors of any railroad company, whose road crosses or is crossed by any such highway or street, shall make application in writing, to the Railroad Commissioners, representing that public safety and convenience requires an alteration in such crossing, or its approaches, or in the highway, or railroad, or the removal of obstruction to the view at such crossings, the Commissioners, after reasonable notice to the said selectmen, or mayor, and to the railroad

company, and land owners, shall hear the parties, and examine the location, and decide what changes, if any, are necessary, by whom to be made, and by whom the expenses thereof shall be paid, the damages to be assessed in the same manner as provided in the case of the taking of land by railroad companies, or the taking of land for highways, as the case may be.

Similar provisions exist in the laws of Massachusetts, and had the Commissioners possessed the authority it could have been exercised to the satisfaction of both the towns and the railroad companies, in most if not all the cases heard during the year.

There are a great many crossings, especially where highways and railroads run through the same valley, which can be avoided altogether, the highway crossing and recrossing, when a slight change, at small expense, would avoid both ; having had no authority in regard to them we have had no occasion to notice the exact number. On the Naugatuck road we have called the attention of the selectmen, both of the towns of Litchfield and Winchester, to such crossings, and recommended changes, the railroad company offering to share the expense. The town of Litchfield has already acted upon the matter, and by laying out a new road of only fifty rods in length, and discontinuing the old, done away with two dangerous, oblique crossings, to the manifest enhanced safety, alike of those traveling on the trains, and on the highway. We hope the town of Winchester will do the same. The crossings on this road could probably, without inconvenience to the people along its line, and with no great expense, be reduced twenty per cent., and prove a good pecuniary investment to the company, as the cost of maintaining the crossings, and occasional payment of damages, exceeds the interest on their share of the cost of change. We believe that by no legislation can you provide so much increased safety and comfort for the public, at a reasonable cost, as by the passage of a law such as we have suggested.

#### FREE PASSES.

The subject of free passes is receiving increased attention from legislators, railroad managers, and the press, and is one



in which the general public, as well as stockholders, are justly interested.

The Indianapolis *Journal*, in the course of an article on this subject, says :

We are credibly informed by railroad officials that about twenty per cent. of their net earnings are given away in passes, or, rather that twenty per cent. would be added to them by the abolition of passes, if the travel remained the same. These favors are generally the reward of cheek rather than merit, and no meritorious person would be badly hurt by the abolition of the whole system, which cannot be long maintained while subjected to such abuses. The true business theory is for each person and institution to pay their way, and charge for what they have to sell.

Were any such condition of things true in this State, we should then think that an attempt, at least, ought to be made to restrain by legislative enactment, the granting of passes, but we do not believe that anything like so great a proportion of the railroad travel in this State is upon free passes.

Of annual or season passes the greater part are issued in exchange with officers of other roads, and of these a small portion only are ever used. In the hope of presenting to your Honorable Body some reliable data for a proper consideration of this subject, should it come before you, we sent out to the companies a series of inquiries which with the answers received, will be found annexed. We were disappointed at the result of our inquiries. There is apparently much greater carelessness, if not recklessness, in this regard, than we had supposed ; we say apparently, because the answering having been regarded as optional, the replies seemed to have been given in some cases without any attempt at accuracy.

If these replies are the best that can be given, it will be seen that the Hartford, Providence and Fishkill, the New Haven and Northampton, the New York and New England, and the Shepaug, are the only companies whose officers can have any approach to definite knowledge as to the amount of free travel on their lines. We have, however, the impression that more accurate knowledge exists than these replies indicate, and can of course be obtained if necessary.



## LOCOMOTIVE BOILER EXPLOSIONS.

The explosion of the locomotive Matt. Morgan, of the New York, Providence and Boston Railroad Co., at Providence, R. I., on the 13th day of November, 1875, causing the death of the engineer and two firemen of the Morgan, and injuring severely Engineer Lewis, of the locomotive Garfield, of the Hartford, Providence and Fishkill road, called attention anew to this fearful but fortunately seldom occurring form of accident. Mr. Commissioner Staples, of Rhode Island, has engaged in a very thorough investigation of the subject of boiler-testing, and we append two papers received from Superintendent Nott, of the Hartford, Providence and Fishkill road, giving the mode of testing as required on his road, and also that on the Pennsylvania railroad.\*

## RETURNS OF THE COMPANIES.

The returns of the companies for the past two years will be found annexed. These returns, as made to us, have in many instances been grossly and inexcusably inaccurate, making for us a great amount of unnecessary work and for the companies also, in making corrections; but these inaccuracies have seemed to us to be the result of carelessness rather than a desire on the part of the companies to mislead. It has, however, been a carelessness which has permitted sworn statements to be based on estimates rather than facts.

In requiring corrections in the returns for the year ending Sept. 30, 1874, what seemed to us to be errors were, in some few cases, claimed to be in accordance with the instructions of former commissioners. In such cases we required no changes, unless, after careful consideration, we were of opinion that either there had been a misconception by former boards of the prescribed questions, or that the railroad company had not understood the construction given.

Partly for the reasons above stated, and partly owing to errors in former returns, the returns for the past two years accompanying this report will be found in some cases incon-

sistent with preceding returns ; in no case have such returns been accepted by us until the attention of the company making them has been specially called to the discrepancy, and the correctness of the present returns reasserted.

#### CAPITAL STOCK.

The chief subject of inquiry by the last General Assembly in connection with the returns, was in relation to capital stock and the manner in which it had been paid in. Therefore, before sending out the schedules for the returns for the year ending Sept. 30, 1875, we carefully examined the forms, to see if we could add any questions which would bring out more clearly the information desired on this particular point, and added such as we thought necessary. We say added, because under the law as it now stands, we have no right to vary a question or substitute for it another, however objectionable the present form may seem to be.

Much discussion has formerly been had as to the correct meaning of the third item of these schedules, viz., "Capital stock actually paid in;" the matter was fully heard by the Railroad Committee of the last General Assembly, who reported it to call for "the amount of full paid capital stock issued," which report was accepted by the General Assembly.

In preparing the schedules, therefore, we stated this to be the construction given by the Legislature, and then added such questions as we judged calculated to elicit the way in which this stock was paid for, and particularly all forms of "watering" to which stock may be subjected. An examination of the accompanying returns will show that this object has been accomplished. In other respects, also, the returns will be found more full, accurate, and complete than heretofore.

Some errors may have escaped our notice, and we do not suppose we have succeeded in obtaining perfect returns, only "to the critic perfection is easy; to the workman it is difficult;" but no time or labor has been spared necessary to render them trustworthy. So much has been said and written upon the unreliableness of even the most accurate returns that the impression has been prevalent that no confidence should be placed in them. This is a misapprehension. On



most of the points covered by the returns they may be made and we believe are, entirely reliable and correct. The element of uncertainty only comes in when a comparison is desired in such matters as the cost of maintenance of road, and operating expenses and permanent improvements. In these respects, so long as the classification of accounts is optional, entirely satisfactory comparisons cannot be made. Another difficulty arises, not from any fault in the manner of keeping accounts, or in making the returns, but is a necessary consequence of a company becoming bankrupt. The reported cost of a road to a company which has taken it by foreclosure, does not show the amount actually expended in its construction, but only the amount of the foreclosed mortgage, or such other sum as may be determined by each particular case. This is illustrated by the New York and New England road, which reports the cost of road and equipment, as represented by the "Berdell bonds," at par, \$20,000,000, and other items, \$891,373.29; total, \$20,891,373.29; while so long ago as Nov. 30, 1868, before the line from Putnam to Willimantic was completed, the B. H. & E. reported the cost at \$21,318,631.43; also by the New York and Boston Air Line, which reports total cost *to it*, \$4,007,186.05, while the New Haven, Middletown and Willimantic road, to which it succeeded, had expended up to July 1, 1875, \$6,199,734.39; also, by the Shepaug, which gives its total cost of road and equipment as \$264,943.49; while if the cost of the Shepaug Valley road, to which it succeeded by foreclosure, were included, it would be about \$865,000.00.

The difficulty of comparison arising from the lack of uniformity in the classification of accounts, has been extensively discussed. The remedy is uncertain and still a subject of investigation; it received prolonged consideration at the National Convention of Railroad Commissioners held at Springfield, Illinois, last July, in which this Board was represented, and all agreed that a system of book-keeping by the railroad companies uniform throughout the States, would tend more than any other one thing to relieve the acknowledged difficulty. It was there represented that the Massachusetts Board of Commissioners had been instructed to inquire into the ex-



pediency of legislative action prescribing rules for the uniform mode of keeping accounts by the roads of that State, and report thereon to the next General Court, and the Convention wisely deferred action till they could have the benefit of that report and the action thereon. A very complete presentation of this matter is contained in the last report of the Massachusetts Commissioners, and will be referred to in a special report to be made by us.

Several additional tables have been prepared to accompany this report, so that any one interested in the statistical portion, or desirous to make comparisons between the different companies, can find almost any item embraced in the returns of the companies brought together in tabulated statements.

A railroad map of the state has also been prefixed to the report, which will be found a convenience to many, and though involving some additional expense to the railroad companies, is, we believe, desired by most of them, and the cost hereafter will be very slight.

The law now requires the companies to make their returns to the Commissioners on or before the first day of December. We ask that this be amended so as to require the returns to be made on or before the 1st day of November. This will only give two months before the meeting of the General Assembly, instead of five months, as at present.

A resolution was passed by the last General Assembly, directing the Railroad Commissioners to prepare a form for the annual returns of railroad companies in place of those now required, and report to your Honorable body. A special report on that subject will be presented by us at an early day.

The detailed statement of the very great damage to our railroads from the unprecedented floods which followed the rains of March 20th and 25th belong to the next year's report.

All of which is respectfully submitted.

GEORGE W. ARNOLD,  
GEORGE M. WOODRUFF,  
MINOTT A. OSBORN,

*Railroad Commissioners.*

HARTFORD, April, 1876.

REPORT UPON THE CONDITION OF THE CONNECTICUT RIVER BRIDGE  
OF THE HARTFORD, PROVIDENCE & FISHKILL RAILROAD.

SPRINGFIELD, MASS., Sept. 20th, 1875.

*Board of Railroad Commissioners of Connecticut:—*

DEAR SIRs:—At your request, I have made a careful examination of the bridge of the Hartford, Providence & Fishkill R. R. over the Connecticut River at Hartford, and submit the following report of its condition:

The bridge consists of a draw or swing bridge of 118 feet long, with two openings of about 45 feet each, over the channel of the river near the easterly shore, and seven spans of stationary truss bridge over the main portion of the river. The whole of the bridge is built upon the plan known as "Howe's Patent Truss." The trusses of the draw bridge are 8 feet high, 13 feet apart, and  $18\frac{1}{2}$  inches thick. The chords are made of three sticks and measure 9 inches deep and 21 inches wide. The braces are 4 inches by  $17\frac{1}{2}$  inches.

When open for the passage of vessels the ends of trusses are suspended from the top of a "gallows frame," 24 feet high, by four iron rods of  $1\frac{1}{2}$  inches in diameter. The draw-bridge was rebuilt about ten years since, and in some portions it is too light for the service it has to perform, and at several points it is out of repair.

At the northwest corner, the first angle block in top chord is badly crushed and broken, and many of the braces are decayed in places to such an extent as to seriously affect their strength. With a thorough overhauling and renewal of the decayed portions, and of the broken brace-block, it may with careful supervision be relied upon for a few years longer, as the chords and turning-table appear to be in pretty good condition. Whenever it is rebuilt, true economy would be subserved by making the trusses much stronger than the present ones are, to correspond with the constantly increasing traffic of the road. The main portion of the bridge was completed and trains commenced running over it in 1849. The total length of it is 1,122 feet. It is in seven spans of 160 feet each from center to center of piers, and each span has 14 panels of 11 feet  $2\frac{1}{2}$  inches. The trusses are 20 feet high, 14 feet apart in clear, and  $28\frac{1}{2}$  inches in thickness.

In proportioning the various parts of the structure, the builders



made considerable allowance for the efficiency of the span or arch-braces, and special care should therefore always be taken that these braces should be kept sound and in position, as they are reached and affected by every freshet which occurs in the river. For the weight of trains and traffic of that time, it was, when built, a first class structure in every way,—in quantity and quality of materials and workmanship, as is proved by the present condition of the bridge, after twenty-six years of service, and at present carrying trains very much heavier than the engineer of the road or the builders of the bridge ever contemplated; and although in some respects it has not had the care and supervision which it deserved, and has had but small and few repairs, it is still doing daily service.

The packing bolts which hold the timbers of which the chords are composed together, have not, as the timbers have shrunk by seasoning, been kept screwed up and tightened, and this neglect has allowed the interposed keys and clamping pieces to become loose and incapable of the duty which they were intended to perform. The result is that several of the clamps and chord sticks are fractured, and require renewal and strengthening, and this they should receive at once. The failed or failing points discovered in the course of the inspection are as follows:

In the up stream or north truss of the bridge—

In third span and third panel from pier, the hook of clamp and chord stick, both split off, and the joint of chord stick is open about  $\frac{3}{8}$  of an inch. It is the outside stick of chord.

In fourth span and ninth panel, the hook or chord stick is split off, and joint open  $\frac{3}{8}$  of an inch on inside chord stick.

In fifth span and eighth panel, the clamp is broken off at end hook, and hook on chord stick is split. This is on outside chord stick.

In seventh span and sixth panel, the hook in chord stick is pulled off somewhat, and joint open  $\frac{1}{4}$  of an inch in outside stick.

In the down stream or south truss of the bridge—

In fourth span and at thirteenth brace block in top chord, the block has been pushed forward by the action of the brace under heavy load, and the timber of outside chord stick crushed. This point should be carefully watched for further change.

In first span and fourth panel, the hook in chord stick is split off and the joint is open  $\frac{3}{8}$  of an inch.

There is also a fracture in the center stick of top chord, in the



thirteenth panel of fourth span of up stream truss. The bridge keeper says it has not changed in form in five years, and it may be that it is only an outside shaky portion of the stick, but it should be closely watched.

One of the brace block castings in bottom chord of down stream truss is broken, and some others are cracked, but I do not apprehend any danger to the structure from this cause.

The repairs which are called for at once in this bridge, are a thorough and general tightening up of all the chord and lateral brace bolts and rods.

Wherever the splicing of the bottom chord sticks is upon the outside of the chords, two new bolts should be put in to keep the sticks from bending outward and away from the clamps. This is usually done in all securely built bridges, and the omission in this bridge is undoubtedly the cause of the fractures of clamps and chord sticks here, as it will have been observed that they all occur in the outer sticks of the chords. Wherever the joint or splice is made in the *inner* sticks of the chords this bending of the sticks away from the clamps can be reduced and prevented by driving a wedge key between so as to keep them parallel and straight.

At each of the specified points of failure of clamps or chord splicings, additional clamps or chord sticks should be put in, sufficiently strong to restore the chord to at least its original strength.

With the above repairs and additions well made, I should have no fears of the safety and reliability of the structure, with proper care and the watchfulness which such a bridge should always have, for years to come.

Very respectfully yours,

A. D. BRIGGS.

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REPORT OF THE SUBMARINE EXAMINATION OF THE SHORE LINE  
RAILWAY BRIDGE OVER THE CONNECTICUT RIVER.

*The Railroad Commissioners, State of Connecticut :*

GENTLEMEN—On the 16th instant I received instructions from you to proceed to the Shore Line Railroad Bridge, at Lyme, Conn., and to make a thorough examination of the piers and abutments supporting the same. You requested me to inform you if the piers and abutments were safe, and whether the river was cutting

out the bottom between and around the piers, whether the stone put in to strengthen them had fallen away at all, or was likely to do so. Whether there was any appearance of weakness, and if any strengthening was needed, and if so, what.

With these instructions I visited Lyme, Monday, Sept. 20th, with my sub-marine armor and an able assistant; an extended and thorough examination of both abutments and most of the piers was made, and the following report is respectfully submitted :

The stone abutment at Lyme, supporting the east end of east span of the bridge, I find to be generally in a bad condition. At about ten feet below surface of the water on the face of the abutment, portions of the foundation have given out, allowing several stones forming a part of two courses, to slide forward, and these are now either wholly or partly out of the wall, being only supported in their present position by the rip-rap stones directly below them and the row of piles directly in front of them, against which they firmly press, leaving apertures in the face of the masonry corresponding to the size of the several stones originally filling them.

The back of this abutment has apparently been forced outward in an easterly direction. Joints between the stones in the north side of the masonry, at a depth of twelve feet below the surface, are open full 12 inches, these openings gradually closing to two inches in width at the surface where cracks and openings of various dimensions are visible.

The face of the abutment above water supporting the bridge shows nothing whatever to indicate the condition of things below. The stone in one course below for a length of at least ten feet having slid out, without materially disturbing those directly above them which now have very slight bearing at the ends. The foundation upon which this abutment was built, is a light built crib filled with small stone and sunk in position; was never calculated to sustain the weight of a superstructure of masonry with a bridge upon that, and never will do it for any great time.

The whole structure as an abutment is in my opinion in a *very unsafe condition now*, and cannot be made safe and permanent except by preparing a new foundation of a very different character from the present, and then re-building the masonry from bottom to top. I advise that steps be taken *at once* to either temporarily strengthen and bind the masonry and piles together, or that the



whole or a good portion of the weight of the bridge be supported by other means until permanent repairs can be made.

The west pier or abutment supporting the west end of west span of the bridge, also received very close inspection. The water at this point is from twelve to fourteen feet deep at mean low tide. The foundation was prepared by first driving piles. These were cut off just below low water mark. The spaces between the piles were then filled with stones, which, in sliding out from among them, formed a rough rip-rap work around the cluster of piles so placed. These piles were in no way secured together at the top—at least so it appears. A rough platform was laid upon the pile heads. This even has no through bolts to bind it together and is not secured to the piles. The masonry begins at about low water mark and is carried up some ten to twelve feet to the top. The principle of construction adopted as well as the work done, is of the worst possible character. I find that the vibration or current has caused the filling stones between the piles to work down, and many of them out. Many of the piles are wedged apart so as to throw them completely out from under the pier; two lying over at an angle of  $45^{\circ}$ , and one longitudinal timber (a part of the platform) above them has dropped down full twelve inches. The stone directly above this fallen timber has settled four (4) inches. Two transverse timbers below the platform have no bearing at all. The south end of pier is only supported by two and a half pile heads, the north end by four, and the entire front under the bridge by six, including the ones counted as corner piles. The whole structure stands upon from fourteen to sixteen serviceable piles, not well distributed at that, and these cut off at least ten feet above bed of river. I could readily walk through from front to back under the pier. Six to eight feet distant from south end the piles here are very scattering. The few piles now supporting the entire load of masonry and bridge are under very heavy pressure, as indicated by the indentations of the timbers forming the platform, by the heads of piles at points of bearing where discernable. To conclude the report upon this abutment, I will add, that in my opinion, it was never properly constructed, that it has changed below water line since put up, and that *it is now in a very dangerous condition*. I most earnestly recommend and advise that immediate steps be taken to relieve it of a large portion, or better, the entire weight now resting upon it, and that as soon as is practical, the masonry be removed, the piles cut off on level of bed of river, at



least ; more piles added, if necessary ; the whole leveled up with small stones, and finally covered with a solid well built platform, and the masonry re-built from that point up. The base afterward to be rip-rapped with large and small stone to at least six feet above pile heads, and let the north end be extended up river to a point on line of center of pier, equal to one-half the width of stone work. The ending of the pier in a point will help it to resist its worst enemy, the ice, and will not cost much extra beyond the cost of an ordinary square end.

The center pier upon which the draw is pivoted as well as the two upon which it rests when closed, were well examined, together with most of the cylinders composing the other piers at different points under the bridge.

No change of consequence was noticed to have occurred since the piers were constructed, except in relation to the rip-rap stone work about the cylinders. It was especially noticeable that where piles were driven about the piers, there was little or no change in the position or quantity of stone originally placed there ; the piling serving to retain the stone as deposited, which in many places comes up to within eight feet or less of the surface at low water. Where there are no piles the stone has been more or less undermined and leveled off down stream or between the piers, leaving it now standing in places so steep that it is impossible for a diver to climb the steep approach to the piers, the stone readily giving way and falling at the slightest touch. If you inquire "if there is not more stone needed there at present in these places ?" I answer, "no," not of this kind, for it would seem to me, with my experience upon submarine foundations, and a knowledge of the means and material used to protect such foundations, that a grave mistake had been made in this portion of the work here on this particular job.

The object sought in this case is the protection of the base of the cylinders forming the piers. These cylinders simply enclose or cover seven pine piles. These piles *alone* sustain the weight of the bridge. Some of the piers are composed of two such combinations, (2 cylinders with their piles) some of four, the center pier of draw, of more. The cylinders protect the piles from damage by ice, the wear of the current and from the ravages of that *pest* of brackish water, the "Teredo" or marine worm, so destructive to wood work in some localities. The space about the piles within the cylinders is filled with a compound, calculated to preserve the

iron and wood also, and to harden, adhering to both wood and iron, this forming a solid mass. The lower or bottom section of the cylinders has a sharp cutting edge resting upon the hard river bottom, sinking into the same from one (1) to three (3) feet.

The piles being driven inside this circle to a depth of from seven to thirteen feet, it is necessary to prevent any cutting out or washing of the river bottom about these cylinders, as this would, if allowed, cause the cylinders to settle, or to expose the piles below if they did not settle. If it were *for once* supposed that the cylinders were unsafe, or even unable to support themselves without assistance, then they never ought for a moment to have been accepted as suitable supports for such a structure, and most certainly the piling of loose stone about them in a rapid current would seem a poor remedy. It is much like erecting a tall, heavy flag staff, subject to strains of the winds; if, after a time, it was thought unable to stand alone safely, some one should suggest piling small stones loosely around it to a height of thirty feet or more with the object of stiffening it or to prevent its falling, this party would be called foolish; and we must remember that stone weighs at least one-third more *out of* water than in it, and we get this much more benefit of it in this comparison. It is evident if we view the matter in this light, which is the correct one, that all the real or imaginary good these stones can or do do in this case, is to simply protect the bases of the piers from a wash-out.

Now, admit this, and then consider how *few* large stone properly placed around the piers for a distance of say fifteen or eighteen feet from a center, and to a depth of say twelve feet at the center, the spaces all nicely filled in with small stone, it would require to *permanently* and *securely* protect all that we desire to protect. Compare the difference in water space between the piers with the one and the other.

In the case of the large stone being used, little obstruction is formed to the natural flow of the current, the velocity is not much increased and the disposition to cut out or wash is also slight. In the other case with the huge mass of small stone piled up to within eight or ten feet of the surface, the base of each pile stretching away out into space between piers, (as the higher the pile the broader the base) see the magnified velocity of the current. See the same volume of water rushing out of several spaces between each pier, and in its speed it easily tosses over and over thousands of the small stone loosely tumbled in around the piers, and actually



increases the very danger that it is proposed to remedy or reduce. The velocity of the flow of the river being increased in the same proportion as the space through which it must pass is decreased, and the greater the velocity of the current, the stiffer and stronger must the piers be to resist the action of such current, to say nothing of mixing cakes of ice in large quantities with the swift running water. The placing of these small stone around these piers for the purpose of adding to their strength or capacity to resist the action of the currents, is then simply absurd. It is like a tallow candle stuck up in a bushel of corn. You can readily incline the candle in any direction, the grains of corn (small stone) moving or sliding laterally from the candle and those in the rear readily falling into the space left by the moving candle. So with these piers. These few stone, while they greatly obstruct the flow of the water and accelerate the speed of the current, form simply nothing as a resisting medium or mass to prevent the inclining or leaning of these cylinders, should force once be concentrated sufficient to overcome the strength of the fourteen pine piles driven through the cylinders, and supporting the bridge at a point forty-five to fifty feet above the bed of the river or where the piles are liable to be broken off by any force applied to their sides near the top.

I will conclude by suggesting that if any more stone are thought to be needed around the piers, that none but large ones—a cubic yard each at least—should be put there and these should be *placed* instead of being *thrown in*, and allowed to shoot off, or be rolled far out of their proper position, only to form an unnecessary obstruction to the now confined stream of water; for however many small stone are thrown in around these cylinders, the rapid current caused by spring freshets would level them off (where there are no piles) long before the piers would be in very great danger of being swept away. The water *demand*s just so much space through which to flow. Reduce the space, you increase the velocity, until you have a current that will readily carry off a two-ton stone. You can not keep stone there if you put them there *near the surface*. Twelve feet of stone properly laid at the bottom are all that are required to protect the bottom. If the piers will not stand without stone piled up too near the surface, they will not stand with stone piled above it, for they can not stop there. The question in this case is simply “do the piers keep these stone there, or do the stone keep the piers?” I do not believe in bridge piers that will not



stand alone, when properly protected by suitable rip-rap at their bases. This is all these need in shape of stone.

Very respectfully, your obedient servant,

GEO. W. FULLER,

Submarine Engineer and Diver.

NORWICH, Ct., Sept. 27th, 1875.

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REPORT OF THE TEST OF THE SINGLE TRACK, WROUGHT IRON, RAIL-  
WAY BRIDGE ON THE NEW LONDON NORTHERN RAILROAD \*  
AT NORWICH FALLS, AUGUST 20, 1875.

The bridge is 145 ft.  $3\frac{1}{2}$  in. long between centers of end pins, and spans the Yantic river at the Falls, in Norwich, Conn. It is 16 feet wide between centers of trusses, and 26 ft. 5 in. high between centers of chords. There are eleven panels of 13 ft.  $2\frac{1}{2}$  in. length each. The general design is that of a "Whipple" truss. At a shop test of the material of the structure during construction, an eye-bar of thirty-seven feet length was submitted to a tensile strain of 25,000 pounds per square inch of section, which it withstood without permanent set, and it was found to have a modulus of elasticity exceeding 29,000,000 pounds.

Sample  $1\frac{1}{4}$  inch and  $1\frac{1}{2}$  inch round bars were bent cold through an angle of 180 degrees, without fracture, and then re-bent until fractured, so as to open the fibers of the centers of the bars to inspection. In the test of strength and rigidity of the complete structure in place, the locomotive engines *I. W. Dow*, weighing 53 tons; *Montague*, weighing 50 tons; and *W. W. Billings*, weighing 48 tons, were used, at rest, and in motion.

The deflections and oscillations were taken by self-recording pencils attached to the iron floor beams of the bridge, beneath truss posts, and recorded on smooth boards attached to temporary rigid trestles under the bridge.

The deflections (counting posts from the south end) were:

	Post 4, west truss.	Post 4, east truss.	Post 6, west truss.	Post 6, east truss.	Post 8, east truss.
	inch	inch	inch	inch	inch
One engine, 53 tons, at rest in center of bridge,	.37	.38	.45	.44	.29
Two " 103 " " "	.56	.565	.653	.64	.485
Three " 151 " " "	.59	.595	.75	.73	.525
Three engines running at thirty miles per hour,				.79	
Horizontal oscillation each side of center line, with three					
engines crossing at thirty miles per hour,				.25	
Permanent set after weight test,				.08	
" " " speed test,				.095	

Post 6 is one-half panel, post 4, two and one-half panels, and post 8, one and one-half panels from the center.

Several trains had passed over the complete bridge previous to the test.

I have estimated the vertical strain during the speed test by aid of the properties of a parabola, assuming the known weights to be abscissas and the measured deflections to be ordinates. I thus compute the live weight strain to which .79 inch deflection is due, to be  $176\frac{842}{1000}$  tons.

The maximum vertical deflection during the speed test was .000453 of the length, and the maximum horizontal deflection from the center line was .0013 of the breadth, and .000143 of the length of the bridge.

I estimate by the above mentioned method that the maximum deflection of the bridge at the center due to a quiet distributed load of 3,000 pounds per lineal foot (= 217.5 tons would be .876 inch.

The contractors for the superstructure, Messrs. Clark, Reeves & Co., of Philadelphia, have fulfilled all the provisions of their contract in a faithful and creditable manner, and are entitled to their full payment of the contract price.

Very respectfully submitted,

J. T. FANNING,

*Consulting Engineer N. L. N. R. R.*

AUGUST 20, 1875.

*To Robert Coit, Esq., Treasurer N. L. N. R. R.*

THE LOCATION OF THE DEPOT AT SCITICO ON THE CONNECTICUT  
CENTRAL RAILROAD.STATE OF CONNECTICUT,  
OFFICE OF THE RAILROAD COMMISSIONERS,  
HARTFORD, January 7, 1876.

Be it remembered, that David Gordon, and twenty and more other electors, of the town of Enfield, in Hartford County, preferred their petition to Hon. Dwight W. Pardee, a judge of the Superior Court, therein alleging that the managers of the Connecticut Central Railroad, an unfinished railroad in said State, ought to establish a station near the village of Hazardville, in said town of Enfield, between the point where said railroad crosses the little brook north of the Somers road, in the village of Scitico, and the north line of the land of Lorin Gowdy ; and that they had reason to fear that said managers did not intend so to do ; and praying for the appointment of a practical engineer, skilled in the construction of railroads, who, with the Railroad Commissioners, should hear said petition. As by said petition on file in this office, dated the 27th day of November, 1875, will more fully appear.

Whereupon, on the 17th day of December, 1875, said judge, after due notice to said managers, appointed the undersigned, John W. Bacon, as such engineer, who was duly sworn.

And thereupon the undersigned gave due notice to said petitioners, and to said railroad company, that we would hear said petition at the office of the Railroad Commissioners, in said Hartford, on Wednesday the 5th day of January, 1876, at 9 o'clock in the forenoon ; and on said 5th day of January, at said time and place, we met for the purpose aforesaid, and said petitioners appeared and were fully heard ; and said town of Enfield also appeared by its selectmen and was fully heard, and said railroad company failed to appear.

And upon such hearing, the undersigned Commissioners concurred with said engineer in finding said petition true.

We do, therefore, designate as the place within the limits embraced in said petition, where said company shall establish and maintain a suitable station, a point four hundred and fifty feet northerly from the center of the arched culvert over said little brook, and upon the west side of the track of said railroad.

GEO. W. ARNOLD, } *Railroad Commissioners.*  
GEO. M. WOODRUFF, }  
JOHN W. BACON, *Engineer.*



## MANNER OF TESTING LOCOMOTIVE BOILERS.

*Letter from Superintendent Nott, H. P. & F. R. R.*

TRUSTEES HARTFORD, PROVIDENCE AND FISHKILL R. R.

SUPERINTENDENT'S OFFICE,

HARTFORD, Dec. 21, 1875.

HENRY STAPLES, ESQ., *Railroad Commissioner,*

PROVIDENCE, R. I.

DEAR SIR:—Your favor of the 17th inst. was duly received, recommending that in the months of April and October, of each year, every locomotive in our use should be subjected to a test by cold water pressure. We are, of course, anxious to coöperate in adopting every additional precaution that is for the best, in order to guard against explosion. We have before considered and decided against the mode of testing suggested, and have carefully reconsidered the subject since receiving your letter above named, and still think that mode ought not to be adopted. We now feel disposed to adopt, though not yet fully convinced that it would be for the best, in addition to all our other precautions, a special periodical test, beginning with the months named above, and completing it as soon as practicable, of all our locomotives that are in regular service, by filling the boiler with cold water and gradually raising the temperature, till the expansion of the water, by heat, raises the pressure to 150 lbs. by the gauge. In this way the iron is heated gradually and proportionally, and is strengthened by the degree of heat reached, which is far below the temperature when the boiler is in actual use, and that temperature is considerably below the degree up to which the iron is strengthened by heat. One hundred and fifty pounds is our customary test pressure, our working pressure being from 110 to 130 lbs. maximum, according to weight of the train assigned to particular locomotives. Our practice has been, and will continue to be, whenever a locomotive is in the shops for repairs, to make as thorough examination of the boiler as the extent of those repairs may give opportunity for doing, and to go beyond that to any extent to which any observed symptoms of weakness may lead us.

In all cases, whether known to need attention or not, when a locomotive is under repairs, the boiler legs are cleaned out, the gauge is tested, the stay bolts are tested by rapping with a ham-

mer, and before going into service again, the boiler is tested by steam pressure, or by the expansion of water, as before described, up to 150 lbs. by the gauge, and the effect is carefully noted and regarded duly, and we have lately adopted the plan of taking out all the boiler tubes after a service equivalent to four or five years' work, partly for the purpose of cleaning the tubes, and partly for securing an opportunity for working inside the boiler, and examining all the parts inside.

Locomotives in service exceptionally long without having repairs, though, without known need of repairs, are taken into the shops on suspicion merely for examination to see if any attention is required.

Submitting all the foregoing for your consideration, I am,

Yours truly,

SAMUEL NOTT, *Superintendent.*

Hartford, Feb. 12, 1876.

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*Rules adopted by the Pennsylvania R. R. Co.*

PENNSYLVANIA RAILROAD COMPANY.

OFFICE OF SUPERINTENDENT OF MOTIVE POWER,

ALTOONA, PA., Feb. 16, 1876.

HENRY STAPLES, ESQ., *Railroad Commissioner, State of Rhode Island, No. 9, Exchange Street,*

PROVIDENCE, R. I.

DEAR SIR:—In reply to your favor of Feb. 9th, it will be impossible for me to attend the meeting spoken of. I enclose you a copy of instructions which are given to master mechanics in regard to the testing of locomotives, which I hope will be of some little service to you.

We are fully convinced, by carefully watching the matter, that if boilers are built upon a proper plan, and of good material, and well taken care of, there will not be such a thing as an explosion. For these reasons we are very rigid in our inspections; and all repairs to, and condition of locomotives are carefully scrutinized to see that reports in regard to boilers are complete, and that the tests have been made according to instructions given.

Yours truly,

THEO. N. ELY, *Supt. M. P. P. R. R.*

*Rules to be observed in testing Boilers of Pennsylvania Railroad Locomotive Engines.*

The boilers of all new engines must be tested by a hydraulic pressure of 150 pounds to a square inch, before being placed on the road, the same test being made once a year for the first two years of service, and after running two years, to be subjected to a similar test once every six months. In no case will an engine be allowed to leave your shops after being repaired, without satisfying yourself that the boiler is of sufficient strength in all its parts, to stand the 150 pounds hydraulic pressure.

Whenever an engine is taken in shop for general repairs, the boiler must first be tested at the standard pressure of 150 pounds, so that should any defect show itself during test, the same can be repaired at the time the other repairs are made. Before the pressure is applied, care should be taken to know that the boiler is heated below the boiling point.

It will be the duty of the foreman of machine shops, having the management of the repairs of engines, to attend personally, whenever the test pump is applied, having a competent person (a boiler-maker preferred) inside of fire box to note any defects, while he (the foreman), remains outside, and carefully notes any signs of weakness that may appear in any part of the boiler while under pressure. A record of the pressure trial must be kept in a book kept for that purpose, giving a detailed statement of the trial, and should be signed by the foreman and the person assisting him. It shall also be the duty of the foreman to see that the test pump is in good order and serviceable at all times.

*Concerning the question of broken Stay-Bolts.*

I would call your attention to the great necessity for making frequent and very careful inspection of fire-boxes for broken stay-bolts.

We rely on the judgment of the master mechanics to say when it will be necessary to lay off an engine for broken bolts, as the risk depends entirely on the construction of the boiler, and the location of the broken bolt. It will not be necessary to lay off an engine for one broken stay-bolt, unless it is in the top row; then it should be replaced before the engine goes into service. Freight and passenger engines, doing heavy service on the line, should have their stay-bolts inspected at least once a week. The simplest way to do this kind of inspection, is to have your inspector tap the stay-bolt from the inside of the fire-box while the engine has from ten (10) to thirty (30) pounds of steam on. The sound will indicate when broken bolt is struck.



HARTFORD, CONN., March 6, 1876.

E. GARFIELD, *Master Mechanic, Hartford, Conn.*

DEAR SIR:—Herewith inclosed is a copy for you, of the papers which you have already seen as to the Penn. Railroad rules, etc., for testing locomotive boilers. Our modes as set out in a letter, Dec. 21, to Henry Staples, Esq., the Rhode Island Commissioner, are on the whole as good as those above referred to, so far as I now see. If our record of the examinations, and repairs, is not regularly signed as described in the Pennsylvania road papers, that vouching should be added. If any further precautions occur to you as necessary, please report.

Yours truly,

SAMUEL NOTT, *Sup't.*

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The following are the answers returned to this Board to special inquiries sent to each company in the State, on the 19th of February, 1876:

## BOSTON AND NEW YORK AIR LINE RAILROAD COMPANY.

## FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? President, General Manager, and Superintendent.
2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? We gave no passes of any account during the three months time our company was in possession, previous to September 30, 1875.
3. How many of these were exchange passes with officers of other railroad companies? See answer to No. 2.
4. What is your rule in regard to *exchanging* passes? Exchange with general officers of other roads.
5. How many single trip passes were issued during same period? See answer to No. 2.
6. Are any persons allowed to pass over your road without pass or ticket? Employés.
7. Are employés allowed to travel free on their private business? To a limited extent.

8. Are any members of the family of an employé allowed to pass free? Only with pass.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile?" One.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date? None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains, and if so, what patent? No power brake used.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? No.

15. At how many grade crossings do you maintain gates or flagmen? None.

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#### CONNECTICUT VALLEY RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? The President, Superintendent, General Freight and Ticket Agent.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Do not know.

3. How many of these were exchange passes with officers of other railroad companies? Seven hundred and twenty, including those issued to officers of steamboat companies.

4. What is your rule in regard to *exchanging* passes? We exchange with those making written request.

5. How many single trip passes were issued during same period? No record kept.

6. Are any persons allowed to pass over your road without pass or ticket? Employés.

7. Are employés allowed to travel free on their private business?      Employés are allowed to travel free, either on their own or company business.

8. Are any members of the family of an employé allowed to pass free?      Wives and children.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included?      No free passes included in returns.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"?      One round trip per day.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date?      None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer?      Do not use them on any.

13. Do you use a train brake on all passenger trains, and if so, what patent?      The Vacuum Brake.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what?      We use the common coal stove.

15. At how many grade crossings do you maintain gates or flagmen?      At five.

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#### CONNECTICUT WESTERN RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you?      President and Superintendent.

2. How many such passes, other than single trip, were issued during the year ending September 30, 1875?      Four hundred and two.

3. How many of these were exchange passes with officers of other railroad companies?      Two hundred and eighty-seven.

4. What is your rule in regard to *exchanging* passes?      It is our rule to exchange passes with officers of other roads.



5. How many single trip passes were issued during same period? No record kept.

6. Are any persons allowed to pass over your road without pass or ticket? No.

7. Are employés allowed to travel free on their private business? Usually furnished with trip pass.

8. Are any members of the family of an employé allowed to pass free? In some cases, where application is made and sufficient reasons given.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date. None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains, and if so, what patent? We do. "Westinghouse."

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? We use Baker's.

15. At how many grade crossings do you maintain gates or flagmen? One.

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#### DANBURY AND NORWALK RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? President and Superintendent.

2. How many such passes, other than single trip, were issued during the year ending September 30, 1875? About 150.

3. How many of these were exchange passes with officers of other railroad companies? About 125.

4. What is your rule in regard to *exchanging* passes? We have no special rule. We usually exchange with all Connecticut roads, and a few other New England roads, according to their printed lists of officers.

5. How many single trip passes were issued during same period? No account kept of them.

6. Are any persons allowed to pass over your road without pass or ticket? None to our knowledge.

7. Are employes allowed to travel free on their private business? If they desire to do so.

8. Are any members of the family of an employe allowed to pass free? In some cases.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date. None laid.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Not used by us.

13. Do you use a train brake on all passenger trains, and if so, what patent? No patent brakes.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? One or two passenger cars on each train have Baker's; the rest ordinary stoves.

15. At how many grade crossings do you maintain gates or flagmen? None.

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#### HOUSATONIC RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? President, Vice-President, Superintendent.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? 988.

3. How many of these were exchange passes with officers of other railroad companies? 872.

4. What is your rule in regard to *exchanging* passes? It is our custom to exchange with officers of other companies.

5. How many single trip passes were issued during same period? No record kept.

6. Are any persons allowed to pass over your road without pass or ticket? No.

7. Are employes allowed to pass free on their private business? At the discretion of the Superintendent.

8. Are any members of the family of an employé allowed to pass free? At the discretion of the Superintendent.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains, and if so, what patent? Yes—Westinghouse.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? Use Baker's.

15. At how many grade crossings do you maintain gates or flagmen? None.

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#### HARTFORD, PROVIDENCE & FISHKILL RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you?



Season passes are issued by the President of Trustees, Superintendent, and Assistant Superintendent, and to employés by the General Ticket Agent. Trip passes by heads of departments, and by agents at four principal junction stations.

2. How many such passes, other than single trip, were issued during the year ending September 30, 1875? 760, as follows: To officers, conductors, train-men, foremen, watchmen, and other employés of the road whose duty required, 147; in connection with leases of real estate, 44; mail service, 15; express, 17; officers of other roads by exchange, 452, representing 97 roads; public officers in Connecticut, 14; in Rhode Island, 14; balance, 57, in connection with contracts.

3. How many of these were exchange passes with officers of other railroad companies? Answered above.

4. What is your rule in regard to *exchanging* passes? For Executive officers only, not including Directors. These are, President, General and Asst. Superintendents, Secretary and Treasurer, General Ticket and Freight Agents, and sometimes Chief Engineer, Master Mechanic, Auditor, and Traveling Agents.

5. How many single trip passes were issued during same period? 12,476, including those given to employés.

6. Are any persons allowed to pass over your road without pass or ticket? No. See circular enclosed herewith, dated Dec. 13th, 1875, which is a re-issue of rules existing for several years.

7. Are employés allowed to travel free on their private business? To a limited extent, at the discretion of the head of the Department in which they are employed?

8. Are any members of the family of an employé allowed to pass free? Wife and children, actually living in his family, in same way as answered to question 7.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? Twenty round trips each calendar month, or about 4-5 of one round trip daily.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date. None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains, and if so, what patent? Yes. The "Smith Vacuum Brake."

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; if so, what? No. Cars are warmed with a coal stove of our own pattern, carefully secured in each end of each passenger car.

15. At how many grade crossings do you maintain gates or flagmen? Gates, 5; flagmen, 15. Of the latter, 12 are employed jointly with other roads, and 3 by this road alone. Crossings at stations not otherwise watched, are guarded, so far as other station duties will allow, by the agents of these stations.

(Referred to in answer to No. 6.)

TRUSTEES HARTFORD, PROVIDENCE & FISHKILL R. R.

SUPERINTENDENT'S OFFICE,

HARTFORD, CONN., DEC. 13, 1875.

DEAR SIR:—Your attention is called to the following portion of instructions to Conductors in General Rules, page 4.

"Conductors will allow no person to ride on their trains without paying a fare, except the regular men employed on the train, unless they have a ticket or pass—the latter properly filled out and signed—or a request signed by the President or Superintendent of the railroad by whom employed, or by an acting railroad commissioner, or C. F. Wood, Superintendent of Telegraph Company. See Rules as to Tickets, Passes; also State Laws in this book."

This rule you are expected to enforce strictly, so far as shall be within your line of duty, and Heads of Departments and Foremen must see that their men are properly supplied with passes when they need to send them on any train.

All trip passes should bear a date not over thirty days from issue, at which they cease to be valid, and you will refuse any such as have expired by the conditions named thereon.

Season passes will be issued to persons entitled thereto, so as to be in their hands on the first day of January, and fare is to be collected in all cases unless unexpired passes are shown.

Passes of whatever kind, are good only for the person or persons named thereon, and when presented by any other person are to be taken up and fare collected, and Conductor so doing will at once make special report of the facts to the Superintendent.

Employés and all others are to understand that a violation of these rules by a Conductor renders him liable to discharge from service, and that in their enforcement he is only doing his regular duty.

Trip passes are to be procured only through the head of the department in which the applicant is employed.

"Employé Passes" are furnished to Section Masters and Foremen, *to be used for men under their charge only when on the business of the road.* See General Rules, page 17.

Yours truly,

SAM'L NOTT, Sup't.

## NAUGATUCK RAILROAD COMPANY.

## FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? The President and Superintendent.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Have kept no record and cannot tell.

3. How many of these were exchange passes with officers of other railroad companies? Probably 95 per cent.

3. What is your rule in regard to *exchanging* passes? We exchange with general officers of other roads.

5. How many single trip passes were issued during same period? Cannot say; no record kept.

6. Are any persons allowed to pass over your road without pass or ticket? No.

7. Are employes allowed to travel free on their private business? Trip passes are issued to employes when on their own or Company's business at discretion of superintendent.

8. Are any members of the family of an employé allowed to pass free? Yes—in some cases.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? No allowance made for those traveling on free passes.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One.

## MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date.

168 tons in 1868, 108 tons do., 178 tons do.; 501 tons in 1870; 501 tons in 1871; 500 tons in 1872.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? We do not.

13. Do you use a train brake on all passenger trains, and if so, what patent? We do not.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? Baker's are used.

15. At how many grade crossings do you maintain gates or flagmen? Flagman at one crossing.



## NEW CANAAN RAILROAD COMPANY.

## FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? The President, and in his absence the Superintendent.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Twenty-four.

3. How many of these were exchange passes with officers of other railroad companies? Twenty.

4. What is your rule in regard to *exchanging* passes? Our custom has been to exchange with the officers of other roads when requested to do so.

5. How many single trip passes were issued during same period?

No single trip passes were issued, but a few persons were allowed to pass when their business related to the railroad.

6. Are any persons allowed to pass over your road without pass or ticket? None except the officers of the road together with the directors, but not the members of the families of either.

7. Are employes allowed to travel free on their private business? They are.

8. Are any members of the family of an employe allowed to pass free? They are.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? 6,632.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? Four.

## MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date. None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? We have but one passenger car; that has not Miller platform, etc.

13. Do you use a train brake on all passenger trains, and if so, what patent? No train brake.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? We use stoves only.

15. At how many grade crossings do you maintain gates or flagmen? The N. Y., N. H. & H. R. R. Co. maintain three flagmen at crossings where our track is immediately adjacent to their's.

#### NEW HAVEN AND DERBY RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? The President and Superintendent.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Two hundred and fifty-eight.

3. How many of these were exchange passes with officers of other railroad companies? About two hundred and forty.

4. What is your rule in regard to *exchanging* passes? Our exchanges are substantially with New England roads, and to agents of through freight lines.

5. How many single trip passes were issued during same period? Are unable to answer, save that we were not over liberal.

6. Are any persons allowed to pass over your road without pass or ticket? Rules and instructions of superintendent to conductors forbid it.

7. Are employes allowed to travel free on their private business? Yes.

8. Are any members of the family of an employé allowed to pass free? Yes.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One.

##### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date. None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? No.

13. Do you use a train brake on all passenger trains, and if so, what patent? No.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? No.

15. At how many grade crossings do you maintain gates or flagmen? One.

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#### NEW HAVEN AND NORTHAMPTON COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you?

Season passes, the President only. Trip passes, the President, Treasurer, and General Freight Agent. For employes, single trips, Master Mechanic, Road Master, and Superintendent's Assistant.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Five hundred and sixty-eight.

3. How many of these were exchange passes with officers of other railroad companies? Four hundred and seventy-four. Of these not ten per cent. are ever used.

4. What is your rule in regard to *exchanging* passes?

Passes are exchanged with connecting roads, and others with whom we have passenger or freight relations.

5. How many single trip passes were issued during same period? To employes of the company, 214; to all others, 145; total, 359.

6. Are any persons allowed to pass over your road without pass or ticket? Only employes whose duties so require.

7. Are employes allowed to travel free on their private business? Employes are passed on the business of the company, and to a limited extent otherwise.

8. Are any members of the family of an employe allowed to pass free? Not without a pass, which is occasionally given.

9. In giving in your last return the "number of passengers



carried one mile," how many traveling on free passes were included? No allowance was made in the mileage accounts.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? No commutation tickets are issued.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes, on all passenger and baggage cars.

13. Do you use a train brake on all passenger trains, and if so, what patent? Yes, the Westinghouse Air Brake.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? Use the Spear coal stoves.

15. At how many grade crossings do you maintain gates or flagmen? Five.

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#### NEW LONDON NORTHERN RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? If you mean annual passes, we answer: The President of the Central Vermont Railroad and the Superintendent.

2. How many such passes, other than single trip, were issued during the year ending September 30, 1875? Four hundred and eighty-seven to December 31, 1875.

3. How many of these were exchange passes with officers of other railroad companies? Three hundred and eighty-four, the remainder to employes, officials, on account of charity, complimentary, and for considerations.

4. What is your rule in regard to *exchanging* passes? Governed by circumstances. Have no fixed rules on this subject.

5. How many single trip passes were issued during same period? We do not preserve the record beyond the month following the issue, and cannot answer.

6. Are any persons allowed to pass over your road without pass or ticket? None but employes in discharge of their duties, or in cases of manifest charity.

7. Are employes allowed to travel free on their private business? Depends upon circumstances.

8. Are any members of the family of an employe allowed to pass free? Sometimes.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? Returns are made up from conductors' reports, and no record kept.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile?" One.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date.  
None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains, and if so, what patent? No. Are negotiating with parties now.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? No. Stoves.

15. At how many grade crossings do you maintain gates or flagmen? Two.

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#### NEW YORK AND NEW ENGLAND RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? President and General Manager only. General Ticket Agent for employees only.

2. How many such passes, other than single trip, were issued during the year ending September 30, 1875? Eight hundred and fifty-two.

3. How many of these were exchange passes with officers of

other railroad companies? Five hundred and twenty-three. [The above includes Eastern and Woonsocket Divisions, Norwich and Worcester Railroad, Norwich and New York Transportation Company].

4. What is your rule in regard to *exchanging* passes? We exchange with roads connecting with us, and with those with whom we have business relations. Usually we give as many exchange passes as are asked for by such superintendents or managers.

5. How many single trip passes were issued during same period? Five thousand eight hundred and seven, to persons not on the pay-roll. This includes wives and families of employes, charities, and officials, public and of connecting roads not having annual passes.

6. Are any persons allowed to pass over your road without pass or ticket? No.

7. Are employes allowed to travel free on their private business? No; though exceptions are made in some instances.

8. Are any members of the family of an employe allowed to pass free? Not as a rule.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? Once each way each week day.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date. There were none.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? We do.

13. Do you use a train brake on all passenger trains, and if so, what patent? We do. Smith's Vacuum.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? We have two or three Baker's Heaters. Use wood stoves mainly.

15. At how many grade crossings do you maintain gates or flagmen? Twenty. (Three in Connecticut.)



## NEW YORK, NEW HAVEN &amp; HARTFORD RAILROAD COMPANY.

## FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you?

Two over the whole road. Superintendents and heads of departments on each division.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Between 750 and 1,000.

3. How many of these were exchange passes with officers of other railroad companies? Are unable to state.

4. What is your rule in regard to *exchanging* passes? No rule has been adopted.

5. How many single trip passes were issued during same period? Impossible to tell.

6. Are any persons allowed to pass over your road without pass or ticket? No.

7. Are employes allowed to travel free on their private business? Occasionally passes are given when traveling on their own account but there is no regular rule on the subject.

8. Are any members of the family of an employe allowed to pass free? Same answer as foregoing.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? On N. Y. & N. H. Division, actual travel; on Hartford & Shore Line Divisions, one round trip each week day.

## MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date. 1868, 2,700 tons; 1869, 2,750 tons; 1870, 5,009 tons; 1871, 2,000 tons; not including steel top rails.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains; and if so, what patent? Yes. Westinghouse Air Brake.

14. Do you use Baker's patent Car Warmer for passenger cars, or any equivalent; and if so, what? Yes. Baker's.

15. At how many grade crossings do you maintain gates or flagmen? Twenty-nine. (Seventeen in Connecticut.)

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#### NEW YORK, PROVIDENCE & BOSTON RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? President and Superintendent for annuals; President, Superintendent, Assistant Superintendent, Transportation Masters and Master Mechanics for trip passes.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? One thousand and thirty-nine.

3. How many of these were exchange passes with officers of other railroad companies? Eight hundred and eighty-six.

4. What is your rule in regard to *exchanging* passes? No particular rule.

5. How many single trip passes were issued during same period? No record kept.

6. Are any persons allowed to pass over your road without pass or ticket? The following are expected to pass without a ticket: The Directors and their families, the families of the Superintendent, Assistant Superintendent, Secretary, Freight Agent, Master of Transportation and Master Mechanic, the wives of Conductors, Engineers and Station Agents, Master Carpenters, and officers in charge of freight business, men employed by the road, when going to or from their work, and Telegraph Repairers, when known to be such. All others must obtain passes from the officers in charge, or the Superintendent.

7. Are employes allowed to travel free on their private business? See answer to question 6.

8. Are any members of the family of an employé allowed to pass free? See answer to question 6.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? Free passengers not included.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One.

MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1st, 1872, please give the number of tons laid each year before that date.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes. On all passenger and baggage cars.

13. Do you use a train brake on all passenger trains, and if so, what patent? Yes. Westinghouse Air Brake.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? Baker on all through line cars.

15. At how many grade crossings do you maintain gates or flagmen? Twelve. (Three in Connecticut.)

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NORWICH AND WORCESTER RAILROAD COMPANY.

FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you?

President and General Manager of the N. Y. and N. E. R. R., Lessees. Superintendent allowed to issue employes' passes only.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? No account on this railroad.

3. How many of these were exchange passes with officers of other railroad companies? Referred to lessees.

4. What is your rule in regard to *exchanging* passes? Referred to lessees.

5. How many single trip passes were issued during same period? Referred to lessees.

6. Are any persons allowed to pass over your road without pass or ticket? Referred to lessees.

7. Are employes allowed to travel free on their private busi-



ness? Only at the discretion of the superintendent; request generally granted.

8. Are any members of the family of an employé allowed to pass free? Sometimes, at the discretion of the superintendent.

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? One round trip per day.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date.  
One hundred and thirty tons in 1868.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? Yes.

13. Do you use a train brake on all passenger trains, and if so, what patent? Only on the steamboat express train (Smith's Vacuum).

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so what? No.

15. At how many grade crossings do you maintain gates or flagmen? Nine (two in Connecticut).

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#### SHEPAUG RAILROAD COMPANY.

##### FREE PASSES.

1. What officers of your Company have power to sign and issue free passes over the road or roads operated by you? President, Vice President, and Superintendent.

2. How many such passes, other than single trip, were issued during the year ending Sept. 30, 1875? Six hundred and twenty-nine.

3. How many of these were exchange passes with officers of other railroad companies? Five hundred and fifty-six.

4. What is your rule in regard to *exchanging* passes? Exchanges are made with the general officers of other companies.

5. How many single trip passes were issued during same period? No record previous to January, 1875. Jan. 1st, 1875, to 30th Sept., 1875, one hundred and forty-five, to employés, when traveling on their own business, families of employés, employés of other roads, etc., etc.

6. Are any persons allowed to pass over your road without pass or ticket? No.

7. Are employés allowed to travel free on their private business? To a limited extent. (See No. 5.)

8. Are any members of the family of an employé allowed to pass free? To a limited extent. (See No. 5.)

9. In giving in your last return the "number of passengers carried one mile," how many traveling on free passes were included? None.

10. How many round trips per day do you compute in giving the "average rate for commutation per mile"? No commutation rates.

#### MISCELLANEOUS QUESTIONS.

11. If any steel rails were laid by you before January 1, 1872, please give the number of tons laid each year before that date. None.

12. Do you use on all passenger cars the Miller platform, coupler, and buffer? No.

13. Do you use a train brake on all passenger trains, and if so, what patent? No.

14. Do you use Baker's Patent Car Warmer for passenger cars, or any equivalent; and if so, what? No.

15. At how many grade crossings do you maintain gates or flagmen? None.





# STATISTICAL TABLES.

## CONTENTS OF TABLES.

### RAILROADS.

- 1 Name of, and branches.
- 2 When chartered.
- 3 Commenced operations.
- 4 Runs from.
- 5     "      to.
- 6 Length of main line.
- 7     "      "      "      "      in Connecticut.
- 8     "      "      double track.
- 9     "      "      "      "      in Connecticut.
- 10    "      "      sidings.
- 11    "      "      "      in Connecticut.
- 12 Total length of road, single track miles.
- 13    "      "      "      "      "      "      "      in Connecticut.

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- 14 Authorized by charter.
- 15 Paid in.
- 16    "      "      per last report.
- 17 Total par value.
- 18    "      "      "      per last report.
- 19    "      market      "
- 20    "      "      "      "      "      "
- 21 Issued for Connecticut.
- 22 Held in Connecticut.
- 23    "      "      "      per last report.
- 24 Issued per mile of road.
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- 26 Number of shares issued.
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- 30 Amount of funded.
- 31    "      "      "      per last report.
- 32    "      "      floating.
- 33    "      "      "      "      "      "

- 34 Total funded and floating.
- 35     "     "     "     "     per last report.
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- 39 Road.
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- 43 Per mile of road.
- 44 Proportion for Connecticut.

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- 45 Repairs of road.
- 46 New rails.
- 47 Repairs of bridges.
- 48     "     "     buildings and fixtures.
- 49     "     "     fences.
- 50 Removal of snow and ice.
- 51 Total maintenance of way and buildings.
- 52 Repairs of locomotives and machinery.
- 53     "     "     cars.
- 54 Cost of wood.
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- 58 Total maintenance of motive power and cars.
- 59 Paid salaries &c.
- 60     "     injuries to persons.
- 61     "     damages to property.
- 62     "     taxes.
- 63     "     insurance.
- 64     "     telegraph.
- 65     "     rent of other roads.
- 66     "     tolls for passengers and freight.
- 67 Total miscellaneous.
- 68     "     operating expenses.
- 70     "     "     "     per last report.
- 70 Per mile of road operated.
- 71 Proportion for Connecticut.

## INCOME.

- 72 Total.
- 73     "     per last report.
- 74 Per mile of road operated.



- 75 Proportion for Connecticut.  
 76 Above operating expenses.  
 77 " " " per last report.

## INTEREST.

- 78 Amount paid.  
 79 " " per last report.

## NET INCOME.

- 80 Total.  
 81 " per last report.  
 82 " " mile of road operated.  
 83 Proportion for Connecticut.

## INCOME.

- 84 From passengers.  
 85 " freight.  
 86 " mails.  
 87 " rents.  
 88 " expresses.  
 89 " miscellaneous sources.

## DIVIDENDS.

- 90 Amount paid.  
 91 " " per last report.  
 92 Per cent of.

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- 93 For 1875.  
 94 " 1874.  
 95 Total 1875.

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- 96 Extension or alteration of land.  
 97 Land or land damages.  
 98 New buildings.  
 99 " rolling stock.  
 100 Miscellaneous.  
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 102 " per last report.

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- 103 Passengers carried.  
 104 " " one mile.  
 105 " " " " to and from other roads.  
 106 Tons of freight carried.  
 107 " " " " one mile.  
 108 " " " " " " to and from other roads.

## MILEAGE.

- 109 Passenger trains.
- 110 Freight “
- 111 Other “
- 112 Total.
- 113 “ per last report.

## RATE OF SPEED PER HOUR.

- 114 Average for express trains.
- 115 “ “ accommodation trains.
- 116 Highest “ freight trains.

## ROLLING STOCK.

- 117 Number of engines.
- 118 Average weight of engines.
- 119 Number of passenger cars.
- 120 “ “ freight “
- 121 “ “ baggage “
- 122 Total.
- 123 “ per last report.

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- 124 Railroads at grade.
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- 126 “ over “ “
- 127 “ at grade.
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- 129 Length of wood.
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- 132 On entire road.
- 133 “ “ “ in Connecticut.
- 134 “ roads operated by each company.
- 135 “ “ “ “ “ “ in Connecticut.
- 136 Average number of miles to each in Connecticut.

## EMPLOYES.

- 137 Total number exclusive of construction.
- 138 “ “ per last report.

## STEEL RAILS.

- 139 Total number of miles.
- 140 “ “ “ “ per last report.

## EXPENSE PER TRAIN MILE.

141	Repairs of road.
142	New rails.
143	Repairs of bridges.
144	“ “ buildings and fixtures.
145	“ “ locomotives and machinery.
146	“ “ cars.
147	Fuel.
148	Oil and waste.
149	Total maintenance of way.
150	“ “ “ motive power and cars.
151	“ miscellaneous.
152	“
153	“ per last report.

## INCOME PER TRAIN MILE.

154	Gross.
155	“ per last report.
156	Net.
157	“ “ “ “

## RATES OF FARE PER MILE.

158	Highest for less than three miles.
159	“ “ more “ “ “
160	“ “ through passengers.
161	General average received.
162	Average commutation.

## INCOME PER MILE CARRIED.

163	From each passenger.
164	“ “ “ per last report.
165	“ “ ton of freight.
166	“ “ “ “ per last report.

## GENERAL PERCENTAGE.

167	Receipts to total capital and debt.
168	“ from passengers to total.
169	“ “ freight to total.
170	Net income to total.
171	“ “ “ “ capital and debt.
172	“ “ “ cost of road and equipment.
173	Operating expenses to receipts.



## ACCIDENTS.

174	Passengers.
175	Employés.
176	Trespassers.
177	Adults.
178	Children.
179	Total.
180	“ fatal.
181	“ not fatal.
182	At highway crossings—fatal.
183	“ “ “ not fatal.
184	Employés injured by bridges.
185	“ “ “ falling from trains.
186	“ “ “ coupling cars.
187	“ “ “ other causes.
188	“ “ fatally.
189	“ “ not fatally.
190	Passengers “ “
191	“ “ “ “
192	Trespassers “ “
193	“ “ “ “
194	Monthly statement.
195	Derailment of trains in the United States.
196	Non “ “ “ “ “ “ “
197	Accidents and casualties in the United States.

TABLE I.

1 NAMES OF ROADS AND BRANCHES. (Branches in Italics.)	2 Chartered.	3 Commenced Operations.	4 LOCATION OF ROAD.		6 LENGTH OF MAIN LINE.		8 DOUBLE TRACK.		10 SIDINGS.		12 LENGTH OF ROAD, SINGLE TRACK MILES.	
			From	To	Total.	In Conn.	Total.	In Conn.	Total.	In Conn.	Total.	In Conn.
1. Boston & New York Air Line,*	1875	1875	New Haven, Ct.	Willimantic, Ct.	50.	50.	.....	.....	3.	3.	53.	53.
2. Connecticut Central, <sup>1</sup>	1871	1876	East Hartford, Ct.	Mass. State Line.	20.25	20.25	.....	.....	.....	.....	20.25	20.25
3. Connecticut Valley,	1868	1871	Hartford, Ct.	Saybrook, Ct.	46.4	46.4	.....	.....	6.582	6.582	52.982	52.982
4. Connecticut Western,	1868	1871	Hartford, Ct.	Millerton, N. Y.	66.7	66.7	.....	.....	9.	9.	75.7	75.7
5. Danbury & Norwalk, <i>Ridgefield,</i> <i>Hartleyville,</i>	1849	1852	Danbury, Ct. Branchville, Ct. Bethel, Ct.	South Norwalk, Ct. Ridgefield, Ct. Hartleyville, Ct.	23.8 4. 6.	23.8 4. 6.	.....	.....	5.	5.	38.8	38.8
6. Hartford, Providence & Fishkill, <i>Dorance Street,</i>	1836	1842	Waterbury, Ct.	Providence, R. I. In "	122.365 .822	96.4	.....	.....	24.759	17.317	147.946	117.357
7. Housatonic,	1836	1842	Bridgeport, Ct.	Mass. State Line.	74.	74.	.....	.....	7.	7.	81.	81.
8. Naugatuck,	1845	1849	Bridgeport, Ct.	Winsted, Ct.	56.55	56.55	.....	.....	9.38	9.38	65.93	65.93
9. New Canaan,	1866	1868	New Canaan, Ct.	Stamford, Ct.	8.3	8.3	.....	.....	.45	.45	8.75	8.75
10. New Haven & Derby,	1864	1871	New Haven, Ct.	Ansonia, Ct.	13.	13.	.....	.....	1.856	1.856	14.856	14.856
11. New Haven & Northampton, <i>Collinsville,</i> <i>Tariffville.</i>	1846	1848	New Haven, Ct. Farmington, Ct. Tariffville, Ct.	Williamsburg, Ms. New Hartford, Ct. Simsbury, Ct.	83.88 14.09 1.04	51.26 14.09 1.04	.....	.....	24.	13.	123.01	79.39
12. New London Northern,	1847	1849	New London, Ct.	Miller's Falls, Ms.	100.	56.	.....	.....	.....	.....	.....	.....
13. New York, Housatonic & Northern, <sup>†</sup>	1863	1868	White Plains, N. Y.	Brookfield Jun., Ct.	60.	15.86	.....	.....	13.66	9.54	113.66	65.54

	1873	1875	Willimantic, Ct. Brookline, Mass. E. Thompson, Ct. Norwood, Mass.	Boston, Mass. Woonsocket, R. I. Southbridge, Mass. Dedham,	85.75 33.75 17.50 2.	34.25 ..... 5. .....	13.25 ..... ..... .....	21.47 ..... ..... .....	2.947 ..... ..... .....	5173.72 ..... ..... .....	42.197 ..... ..... .....
14. New York & New England, <sup>†</sup> Woonsocket, Southbridge, Dedham,	-	-									
15. New York, New Haven & Hartford, <sup>2</sup> New Britain, Middletown, Suffield, Hartford freight,	-	1833	New York. Berlin Junc., Ct. " " " Windsor Locks, Ct. In Hartford.	Springfield, Mass. New Britain, Ct. Middletown, " Suffield, "	123. 3. 10. 4.50 1.	102. 3. 10. 4.50 1.	123. ..... ..... ..... .....	49.14 ..... ..... ..... .....	41.85 ..... ..... ..... .....	313.64 ..... ..... ..... .....	264.35 ..... ..... ..... .....
16. New York, Providence & Boston,	-	1832	New London, Ct.	Providence, R. I.	62.5	17.	50.	7.	4.125	119.5	26.625
17. Norwich & Worcester, Allyn's Point,	-	1832	Norwich, Ct. " "	Worcester, Mass. Allyn's Point, Ct.	59.4 7.	42. 7.	..... .....	13.6 .....	9.5 .....	80. .....	58.5 .....
18. Ridgefield & New York, <sup>†</sup>	-	1867	Ridgefield, Ct.	Port Chester, N. Y.	23.29	15.94	.....	.....	.....	23.29	15.94
19. Rockville,	-	1857	Vernon, Ct.	Rockville, Ct.	4.8	4.8	.....	.75	.75	5.55	5.55
20. Shepaug, <sup>3</sup>	-	1873	Hawleyville, Ct.	Litchfield, Ct.	32.28	32.28	.....	1.63	1.63	33.91	33.91
21. Shore Line,	-	1848	New Haven, Ct.	New London, Ct.	50.	50.	.....	6.345	6.345	56.345	56.345
22. South Manchester,	-	1866	S. Manchester, Ct.	Manchester, Ct.	2.25	2.25	.....	.28	.28	2.53	2.53
23. Watertown & Waterbury,	-	1869	Watertown, Ct.	Waterbury, Ct.	4.4	4.4	.....	.25	.25	4.65	4.65
Total,	-	-			1,277.617	939.07	186.25	205.152	149.802	1,609.019	1,184.52

\* Road commenced operations in 1870, under the charter granted to the New Haven, Middletown & Willimantic R. R. Company, in 1867.

† Unfinished.

‡ Road commenced operations in 1867, under the charter granted to the Boston, Hartford & Erie R. R. Company, in 1863.

<sup>1</sup> Operated by the Connecticut Valley R. R. Company.

<sup>2</sup> Consolidation of N. Y. & N. H. and H. & N. H. R. R. companies effected August 6th, 1872.

<sup>3</sup> Charter granted to the Shepaug Valley R. R. Co. in 1868.



TABLE II.—CAPITAL STOCK.

Number.	RAILROADS.	14 Amount authorized by charter.	15 Amount paid in.	16 Amount paid in per last report.	17 Total par value of stock issued.	18 Total par value per last report.
1	Boston & New York Air Line, -	\$ 4,000,000.00	\$ 2,484,400.00	*\$ 674,000.00	\$ 2,484,400.00	.....
2	Connecticut Central, -	800,000.00	115,100.00	.....	115,100.00	.....
3	Connecticut Valley, -	1,500,000.00	1,059,800.00	1,059,800.00	1,059,800.00	\$ 1,059,800.00
4	Connecticut Western, -	3,000,000.00	1,891,844.64	1,890,724.64	1,888,600.00	1,887,700.00
5	Danbury & Norwalk, -	1,000,000.00	600,000.00	600,000.00	600,000.00	600,000.00
6	Hartford, Providence & Fishkill, -	4,000,000.00	2,037,939.98	2,037,939.98	2,037,939.98	2,037,939.98
7	Housatonic, -	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
8	Naugatuck, -	2,000,000.00	1,885,900.00	1,882,900.00	1,885,900.00	1,882,900.00
9	New Canaan, -	200,000.00	164,050.00	164,050.00	164,050.00	164,050.00
10	New Haven & Derby, -	700,000.00	455,700.00	455,700.00	455,700.00	.....
11	New Haven & Northampton, -	5,000,000.00	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00
12	New London Northern, -	2,000,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
13	New York, Housatonic & Northern, -	3,000,000.00	261,200.00	261,200.00	261,200.00	261,200.00
14	New York & New England, -	20,000,000.00	20,000,000.00	.....	5,675,000.00	.....
15	New York, New Haven & Hartford, -	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
16	New York, Providence & Boston, -	4,000,000.00	2,500,000.00	2,500,000.00	2,500,000.00	2,500,000.00
17	Norwich & Worcester, -	3,025,000.00	2,604,400.00	2,604,400.00	2,604,400.00	2,604,400.00
18	Ridgefield & New York, -	1,250,000.00	207,100.00	207,100.00	207,100.00	207,100.00
19	Rockville, -	100,000.00	97,750.00	97,750.00	97,750.00	97,750.00
20	Shepaug, -	700,000.00	299,400.00	255,000.00	300,000.00	300,000.00
21	Shore Line, -	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
22	South Manchester, -	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
23	Watertown & Waterbury, -	150,000.00	118,200.00	118,200.00	118,200.00	118,200.00
	Total, -	\$74,965,000.00	\$59,282,784.62	\$37,303,764.62	\$44,955,139.98	\$36,221,039.98

\* N. H., M. &amp; W. R. R. Co.

TABLE III.—CAPITAL STOCK.

Number.	RAILROADS.	19 Total market value Sept. 30th of stock issued.	20 Total market value per last report.	21 Proportion issued for Connecticut.	22 Amount held in Connecticut.	23 Amount same per last report.	24 Amount issued per mile of road.
1	Boston & New York Air Line,	\$500,000.00	.....	\$720,300.00	\$720,300.00	.....	\$9,615.38
2	Connecticut Central,	.....	.....	115,100.00	117,500.00	.....	5,683.95
3	Connecticut Valley,	.....	.....	1,059,800.00	976,200.00	\$976,200.00	22,840.52
4	Connecticut Western,	.....	.....	1,888,600.00	1,584,500.00	1,499,900.00	28,314.84
5	Danbury & Norwalk,	240,000.00	\$239,900.00	600,000.00	198,350.00	195,950.00	17,751.45
6	Hartford, Providence & Fishkill,	.....	.....	1,588,833.90	.....	.....	16,543.46
7	Housatonic,	1,062,000.00	1,062,000.00	2,000 000.00	1,000,000.00	1,000,000.00	27,027.02
8	Naugatuck,	1,980,195.00	1,882,900.00	1,672,400.00	1,292,100.00	1,331,900.00	33,349.25
9	New Canaan,	.....	.....	164,050.00	137,000.00	137,000.00	19,766.86
10	New Haven & Derby,	.....	4,577.00	455,700.00	423,500.00	423,500.00	35,053.85
11	New Haven & Northampton,	984,000.00	1,230,000.00	1,649,524.29	1,701,400.00	1,706,300.00	24,845.97
12	New London Northern,	1,500,000.00	1,500,000.00	840,000.00	1,113,600.00	1,083,000.00	15,000.00
13	New York, Housatonic & Northern,	.....	.....	16,462.79	.....	42,800.00	4,353.33
14	New York & New England,	.....	.....	.....	35,200.00	.....	16,895.84
15	New York, New Haven & Hartford,	21,700,000.00	20,150,000.00	13,199,646.64	5,684,300.00	5,650,000.00	109,540.64
16	New York, Providence & Boston,	3,000,000.00	3,000,000.00	680,000.00	52,300.00	43,900.00	40,000.00
17	Norwich & Worcester,	3,125,280.00	3,073,192.00	1,921,921.61	59,600.00	58,300.00	39,222.89
18	Ridgefield & New York,	.....	.....	141,741.98	141,741.98	119,100.00	8,892.22
19	Rockville,	12,287.00	12,287.00	97,750.00	97,750.00	97,750.00	20,364.58
20	Shepaug,	.....	.....	299,400.00	297,000.00	267,000.00	9,275.00
21	Shore Line,	900,000.00	900,000.00	20,000.00	617,200.00	606,000.00	20,000.00
22	South Manchester,	.....	.....	40,000.00	40,000.00	40,000.00	17,777.78
23	Watertown & Waterbury,	.....	.....	118,200.00	118,200.00	118,200.00	26,863.64
	Total,	\$35,003,762.00	\$33,054,856.00	\$29,289,431.21	\$16,397,741.98	\$15,396,800.00	*\$46,401.06

\* Average.

## DEBT.

TABLE IV.—CAPITAL STOCK.

Number.	RAILROADS.	25 Par value per share.	26 Number of shares issued.	27 Number of stock- holders in Conn.	28 Number of same per last report.	29 Rate of in- terest for funded debt.	30 Amount of funded debt.	31 Amount of same per last report.	32 Amount of float- ing debt.
1	Boston & New York Air Line, -	\$100.00	24,844	215	....	7 per ct.	\$ 46,000.00	*\$3,000,000.00	\$ 48,760.01
2	Connecticut Central, -	100.00	1,151	76	....	.....	.....	.....	.....
3	Connecticut Valley, -	100.00	10,598	167	167	7 "	2,225,000.00	2,250,000.00	213,821.14
4	Connecticut Western, -	100.00	18,886	209	216	7 "	3,000,000.00	2,686,000.00	149,134.94
5	Danbury & Norwalk, -	50.00	12,000	83	84	7 "	500,000.00	500,000.00	.....
6	Hartford, Providence & Fishkill,	100.00	20,379.79	.....	.....	7 "	2,055,500.00	2,055,500.00	181,172.99
7	Housatonic, -	100.00	20,000	410	410	6 and 7	541,000.00	541,000.00	223,153.36
8	Naugatuck, -	100.00	18,859	353	350	7	99,000.00	102,000.00	.....
9	New Canaan, -	50.00	3,281	207	207	7	91,758.55	91,758.55	4,102.06
10	New Haven & Derby, -	100.00	4,577	323	323	7	525,000.00	525,000.00	75,000.00
11	New Haven & Northampton, -	100.00	24,600	205	205	6 and 7	2,162,000.00	1,900,000.00	160,200.00
12	New London Northern, -	100.00	1,500	215	196	6 and 7	607,500.00	456,500.00	109,800.10
13	New York, Housatonic & Northern,	100.00	2,612	.....	42	7	249,000.00	249,000.00	225,374.37
14	New York & New England, -	100.00	56,750	10	.....	.....	.....	.....	890,934.39
15	New York, New Haven & Hartford,	100.00	155,000	1,303	1,355	.....	.....	.....	282,758.38
16	New York, Providence & Boston,	100.00	25,000	13	11	6 and 7	1,263,000.00	1,253,000.00	148,760.00
17	Norwich & Worcester, -	100.00	26,044	13	13	6 and 7	550,000.00	646,000.00	124,894.73
18	Ridgefield & New York, -	50.00	4,142	108	108	.....	.....	.....	.....
19	Rockville, -	100.00	977	45	45	7	29,300.00	31,500.00	.....
20	Shepaug, -	100.00	3,000	14	17	.....	.....	.....	14,114.50
21	Shore Line, -	100.00	10,000	186	177	7	200,000.00	200,000.00	10,844.65
22	South Manchester, -	100.00	400	9	9	.....	.....	.....	27,000.00
23	Watertown & Waterbury, -	50.00	2,364	51	52	7	19,000.00	19,000.00	2,590.00
	Total, -		446,964.79	4,215	3,987		\$14,163,058.55	\$17,567,258.55	\$2,892,415.62

\* New Haven, Middletown &amp; Willimantic R. R. Co.



TABLE V.—DEBT.

Number.	RAILROADS.	33 Amount floating debt per last report.	34 Total funded and floating debt.	35 Total same per last report.	36 Proportion of debt for Connecticut.	37 Proportion of debt per mile of road.	38 Total stock and debt.
1	Boston & New York Air Line,	-	\$94,760.01	<sup>1</sup> \$4,000,000.00	\$94,760.01	\$1,822.30	\$2,579,160.01
2	Connecticut Central,	-	-	-	-	-	115,100.00
3	Connecticut Valley,	-	2,438,821.14	2,305,465.68	2,438,821.14	52,560.80	3,498,621.14
4	Connecticut Western,	-	3,149,134.94	2,911,282.46	3,149,134.94	47,213.42	5,040,979.58
5	Danbury & Norwalk,	-	500,000.00	500,000.00	500,000.00	14,792.89	1,100,000.00
6	Hartford, Providence & Fishkill,	-	2,236,672.99	2,155,500.00	1,743,772.35	18,156.73	4,274,612.97
7	Housatonic,	-	764,153.36	893,863.36	764,153.36	10,326.40	2,764,153.36
8	Naugatuck,	-	99,000.00	102,000.00	99,000.00	1,750.66	1,984,900.00
9	New Canaan,	-	4,102.06	95,860.61	95,860.61	11,550.52	259,910.61
10	New Haven & Derby,	-	75,000.00	600,000.00	600,000.00	46,153.85	1,055,700.00
11	New Haven & Northampton,	-	347,000.00	2,247,000.00	1,557,273.34	23,456.44	4,804,465.43
12	New London Northern,	-	116,258.10	572,758.10	401,688.00	7,173.00	2,217,300.10
13	New York, Housatonic & Northern,	-	225,374.37	474,374.37	125,392.93	7,806.24	<sup>2</sup> 735,574.37
14	New York & New England,	-	-	-	-	2,651.58	20,890,934.39
15	New York, New Haven & Hartford,	-	360,555.48	1,421,555.48	240,794.19	1,998.29	15,782,758.38
16	New York, Providence & Boston,	-	-	1,253,000.00	383,998.72	22,588.16	3,911,760.00
17	Norwich & Worcester,	-	26,496.30	672,496.30	449,929.61	10,164.08	3,279,294.73
18	Ridgefield & New York,	-	-	-	-	-	207,100.00
19	Rockville,	-	29,300.00	31,500.00	29,300.00	6,104.16	127,050.00
20	Shepaug,	-	39,841.34	39,841.34	14,114.50	437.25	313,514.50
21	Shore Line,	-	10,858.05	210,858.05	210,844.65	4,216.89	1,210,844.65
22	South Manchester,	-	-	-	27,000.00	12,000.00	67,000.00
23	Watertown & Waterbury,	-	21,590.00	20,260.00	21,590.00	4,906.82	139,790.00
	Total,	-	\$17,077,739.60	\$20,507,615.75	\$12,947,428.35	* \$13,838.47	\$76,360,524.22

<sup>1</sup> N. H., M. & W. R. R. Co.<sup>2</sup> As per last report.

\* Average.

TABLE VI.—COST OF ROAD AND EQUIPMENT.

Number.	RAILROADS.	39 Total cost of Road.	40 Cost of Equip- ment.	41 Total cost of Road and Equipment.	42 Total cost of same per last report.	43 Cost of same per mile of road.	44 Proportion for Connecticut.
1	Boston & New York Air Line,	-	-	1 \$4,000,000.00	†\$6,077,150.59	-	\$ 4,000,000.00
2	Connecticut Central,	-	-	-	-	-	-
3	Connecticut Valley,	\$ 2,789 167.24	\$ 273,252.24	3,062,419.48	2,956,914.02	\$ 66,000.41	3,062,419.48
4	Connecticut Western,	4,600,572.11	343,780.91	4,944,353.02	4,727,032.10	74,128.22	4,944,353.02
5	Danbury & Norwalk,	971,094.56	164,739.58	1,135,834.14	1,133,323.02	33,604.55	1,135,834.14
6	Hartford, Providence & Fishkill,	4,353,444.92	670,874.54	5,024,319.46	4,904,054.96	40,786.11	3,917,098.00
7	Housatonic,	2,006,751.23	502,078.73	2,508,829.96	2,484,949.92	33,903.11	2,508,829.96
8	Naugatuck,	1,822,765.20	234,086.57	2,056,851.77	2,056,851.77	36,372.26	2,056,851.77
9	New Canaan,	230,746.03	26,697.90	257,443.93	257,443.93	31,020.17	257,443.93
10	New Haven & Derby,	1,002,819.31	83,412.08	1,086,231.39	1,060,621.43	83,556.26	1,086,231.39
11	New Haven & Northampton,	3,904,290.41	796,515.66	4,700,806.07	4,614,142.48	47,478.09	3,152,070.65
12	New London Northern,	1,899,227.12	198,542.60	2,097,769.72	1,960,665.56	20,977.69	1,174,751.04
13	New York, Housatonic & Northern,	649,074.77	12,737.17	661,811.94	661,811.94	-	-
14	New York & New England,	-	-	20,891,373.29	-	-	-
15	New York, New Haven & Hartford,	13,578,547.38	2,114,501.42	15,693,048.80	15,493,184.87	110,904.93	13,364,041.42
16	New York, Providence & Boston,	2,436,832.67	524,416.36	2,961,249.03	2,833,515.84	47,379.98	805,459.66
17	Norwich & Worcester,	2,554,820.49	179,750.67	2,734,571.16	2,613,694.21	41,183.30	2,017,981.70
18	Ridgefield & New York,	175,000.00	-	175,000.00	175,000.00	7,513.95	118,256.00
19	Rockville,	144,247.66	28,857.99	173,105.65	173,105.65	36,063.67	173,105.65
20	Shepaug,	253,879.29	11,064.20	264,943.49	260,739.02	8,207.67	264,943.49
21	Shore Line,	1,200,000.00	-	1,200,000.00	1,200,000.00	24,000.00	1,200,000.00
22	South Manchester,	67,000.00	-	67,000.00	67,000.00	29,777.78	67,000.00
23	Watertown & Waterbury,	134,248.43	-	134,248.43	134,248.43	30,511.00	134,248.43
	Total,	\$44,774,528.82	\$6,165,308.62	\$75,831,210.73	\$55,845,449.74	*\$ 60,309.52	\$45,440,922.73

1 See Page 132.

† New Haven, Middletown &amp; Willimantic R. R.

\* Average.

TABLE VII.—OPERATING EXPENSES DURING THE YEAR.

Number.	RAILROADS.	MAINTENANCE OF WAY AND BUILDINGS.						
		45	46	47	48	49	50	51
		Repairs of road.	New Rails.	Repair of Bridges.	Repairs of Buildings and Fixt'rs.	Repairs of Fences.	Removal of Snow and Ice.	Total.
1	Boston & New York Air Line, -	\$27,059.67	.....	\$1,230.51	\$80.68	\$57.45	\$6.69	\$28,435.00
2	Connecticut Central, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	22,940.24	\$561.43	1,956.68	1,873.19	294.00	309.14	27,934.68
4	Connecticut Western, -	22,599.40	.....	1,059.51	1,817.76	441.35	4,180.13	30,098.15
5	Danbury & Norwalk, -	15,840.28	.....	1,543.99	989.69	581.23	210.80	21,415.81
6	Hartford, Providence & Fishkill, -	118,904.89	107,630.93	9,721.74	31,292.75	8,361.36	5,174.91	281,086.58
7	Housatonic, -	95,213.91	63,318.02	1,652.63	11,800.30	1,873.03	.....	173,857.89
8	Naugatuck, -	66,132.68	.....	7,090.39	10,893.65	103.50	441.76	84,661.98
9	New Canaan, -	3,320.27	.....	.....	.....	4.44	5.25	3,329.96
10	New Haven & Derby, -	5,810.23	2,528.00	2,116.20	153.94	.....	127.10	10,735.47
11	New Haven & Northampton, -	72,218.97	22,698.38	5,097.37	5,500.56	823.56	5,303.20	111,642.04
12	New London Northern, -	76,598.67	38,980.87	4,356.97	8,137.19	2,732.50	.....	130,806.20
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, -	150,268.49	58,431.87	31,142.62	3,687.94	1,277.38	1,681.93	246,490.23
15	New York, New Haven & Hartford, -	319,083.42	.....	37,793.34	88,959.56	3,477.41	.....	449,313.73
16	New York, Providence & Boston, -	95,815.51	61,813.70	8,047.82	7,438.45	4,103.77	.....	177,219.25
17	Norwich & Worcester, -	33,077.10	43,611.46	3,767.01	7,057.28	8.88	1,687.39	89,209.12
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, -	10,589.96	.....	101.32	.....	.....	.....	.....
21	Shore Line, -	105,692.35	.....	17,621.55	614.43	177.52	.....	11,483.23
22	South Manchester, -	.....	.....	.....	13,473.02	.....	.....	136,786.92
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....
	Total, -	\$1,241,166.04	\$401,824.48	\$134,299.65	\$193,770.39	\$24,317.38	\$19,128.30	\$2,014,506.24



TABLE VIII.—OPERATING EXPENSES—CONTINUED.

Number.	RAILROADS.	MAINTENANCE OF MOTIVE POWER AND CARS.						
		52 Repairs of Locomotives and machinery.	53 Repairs of Cars.	54 Paid for Wood.	55 Paid for Coal.	56 Total for Fuel.	57 Oil and Waste.	58 Total.
1	Boston & New York Air Line,	\$8,242.47	\$3,865.80	.....	\$11,390.93	\$11,390.93	\$2,348.62	\$25,847.82
2	Connecticut Central,	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Valley,	8,529.77	5,465.15	368.50	12,515.11	12,913.61	2,848.92	29,757.45
4	Connecticut Western,	6,928.93	6,020.50	332.50	20,919.30	21,251.80	3,360.63	37,561.86
5	Danbury & Norwalk,	5,053.57	8,065.56	194.42	12,915.69	12,410.11	864.41	26,393.65
6	Hartford, Providence & Fishkill,	53,163.57	74,269.10	23,147.25	93,660.19	116,807.44	13,482.29	257,722.40
7	Housatonic,	14,538.80	30,535.68	1,344.34	49,067.18	50,411.52	10,948.04	106,434.04
8	Naugatuck,	17,106.29	17,236.26	946.50	23,479.85	24,426.35	2,547.82	62,316.62
9	New Canaan,	671.17	455.29	.....	2,457.44	2,457.44	285.76	3,869.66
10	New Haven & Derby,	555.03	1,349.43	140.00	5,659.15	5,799.15	1,202.96	8,906.57
11	New Haven & Northampton,	20,652.98	27,635.38	1,594.41	41,041.12	42,635.53	7,500.47	98,424.36
12	New London Northern,	18,385.81	18,222.56	45,919.08	19,446.00	65,365.08	7,167.93	109,141.38
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....	.....
14	New York & New England,	60,842.26	54,682.09	3,092.00	71,932.20	75,084.20	6,857.85	197,466.40
15	New York, New Haven & Hartford,	239,252.41	289,910.10	12,028.14	237,558.00	260,756.06	36,482.00	826,400.57
16	New York, Providence & Boston,	21,665.68	40,474.02	787.50	64,551.60	65,339.10	9,439.82	136,918.62
17	Norwich & Worcester,	30,252.32	48,323.45	3,774.35	44,726.46	48,500.81	5,318.91	132,395.49
18	Ridgefield & New York,	.....	.....	.....	.....	.....	.....	.....
19	Rockville,	.....	.....	.....	.....	.....	.....	.....
20	Shepaug,	5,407.78	1,607.16	.....	5,643.53	5,643.53	759.71	13,418.18
21	Shore Line,	21,022.78	14,203.60	815.15	29,250.15	30,065.30	5,540.94	70,832.62
22	South Manchester,	.....	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury,	.....	.....	.....	.....	.....	.....	.....
	Total,	\$532,271.62	\$642,321.03	\$94,484.14	\$745,633.90	\$852,257.96	\$116,957.08	\$2,143,807.69

TABLE IX.—OPERATING EXPENSES.—CONTINUED.

Number.	RAILROADS.	MISCELLANEOUS.						
		59	60	61	62	63	64	65
		Salaries, wages, and incidentals.	Injuries to persons.	Damage to property.	Taxes.	Insurance.	Telegraph.	Rent for use of other roads.
1	Boston & New York Air Line, -	\$38,613.62	.....	\$3,608.51	\$7.09	\$70.50	.....	\$7,800.00
2	Connecticut Central, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	58,046.19	\$252.00	1,112.11	227.81	4,218.36	704.79	3,000.00
4	Connecticut Western, -	132,987.73	20.00	832.25	350.06	1,436.07	.....	4,872.07
5	Danbury & Norwalk, -	39,240.37	34.00	326.38	7,347.34	.....	.....	.....
6	Hartford, Providence & Fishkill, -	210,942.14	720.18	3,104.91	18,256.58	8,239.31	4,182.93	37,773.78
7	Housatonic, -	174,866.41	69.00	518.15	9,519.94	4,145.56	.....	79,858.15
8	Naugatuck, -	93,668.52	.....	333.95	18,791.14	3,179.17	.....	.....
9	New Canaan, -	6,147.74	.....	11.00	945.97	121.89	.....	600.00
10	New Haven & Derby, -	26,865.06	600.00	59.75	4,979.50	317.85	.....	4,737.57
11	New Haven & Northampton, -	151,992.30	1,333.60	2,174.90	25,280.96	1,329.00	.....	16,263.64
12	New London Northern, -	111,943.40	.....	1,267.24	20,377.19	3,208.19	.....	.....
13	New York, Housatonic & North'n, -	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, -	305,879.61	679.00	2,755.74	7,171.96	5,500.00	677.17	12,153.16
15	New York, New Haven & Hartf'd, -	1,190,791.71	21,804.68	6,201.52	223,643.25	7,002.50	2,240.00	* 112,060.00
16	New York, Providence & Boston, -	214,141.99	1,986.30	511.64	26,106.27	3,627.98	.....	.....
17	Norwich & Worcester, -	161,397.89	.....	2,913.28	2,100.70	4,220.10	.....	42,205.70
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, -	582.89	.....	.....	403.79	.....	.....	.....
20	Shepaug, -	10,591.38	.....	186.61	393.75	470.25	87.58	.....
21	Shore Line, -	70,837.18	2,654.01	824.50	.....	.....	250.00	.....
22	South Manchester, -	.....	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	105.00	.....	.....
	Total, -	\$2,999,556.13	\$30,152.77	\$26,742.44	\$365,903.30	\$47,191.73	\$8,142.47	\$321,324.07

\* Deducted from transportation receipts, N. Y., N. H. & H. R. R. Co.

TABLE X.—OPERATING EXPENSES—CONTINUED.

Number.	RAILROADS.	66 Tolls for passengers and freight.	67 Total Miscellaneous.	68 Total way and buildings, motive power, and cars, miscellaneous.	69 Total same per last report.	70 Per mile of road operated.	71 Proportion for Con- necticut.
1	Boston & New York Air Line,	\$ 8,210.76	\$ 58,310.48	\$ 112,593.30	† \$ 94,729.01	\$ 2,251.86	\$ 112,593.30
2	Connecticut Central,	...	...	...	...	...	...
3	Connecticut Valley,	10,495.06	78,056.32	135,748.45	154,237.03	2,925.61	135,748.45
4	Connecticut Western,	...	140,498.18	208,158.19	218,688.67	3,047.70	203,281.59
5	Danbury & Norwalk,	...	46,948.09	94,757.55	103,706.26	2,803.47	94,757.55
6	Hartford, Providence & Fishkill,	...	283,219.83	822,028.81	816,966.52	6,183.59	635,611.22
7	Housatonic, - - -	...	268,977.21	549,269.14	553,354.95	4,342.05	345,192.97
8	Naugatuck, - - -	16,116.95	132,089.73	279,068.33	297,370.92	4,571.14	279,068.33
9	New Canaan,	...	7,826.60	15,026.22	11,688.37	1,810.55	15,026.22
10	New Haven & Derby,	...	37,559.73	57,201.57	55,483.11	4,400.12	57,201.57
11	New Haven & Northampton,	7,073.37	205,447.77	415,514.17	472,895.85	3,800.55	252,318.53
12	New London Northern,	...	136,796.02	376,743.60	402,437.22	3,767.43	210,976.42
13	New York, Housatonic & Northern,	...	...	...	...	...	...
14	New York & New England,	...	334,816.64	778,773.27	† 717,340.17	5,602.75	219,907.93
15	New York, New Haven & Hartford,	1 273,753.37	1,451,683.66	2,727,397.96	2,604,713.38	17,791.24	2,143,844.42
16	New York, Providence & Boston,	...	246,374.18	560,512.05	565,134.05	8,968.19	152,459.28
17	Norwich & Worcester,	...	212,837.67	434,442.28	499,214.02	6,542.80	320,597.20
18	Ridgefield & New York,	...	...	...	...	...	...
19	Rockville,	...	986.68	986.68	3,309.48	205.56	986.68
20	Shepaug, - - -	...	11,729.57	36,630.98	41,563.09	1,134.79	36,630.98
21	Shore Line, - - -	...	74,565.69	282,185.23	407,877.07	5,643.70	282,185.23
22	South Manchester,	...	...	...	...	...	...
23	Watertown & Waterbury,	...	105.00	105.00	97.50	23.86	105.00
	Total, - - -	\$315,649.51	\$3,728,829.05	\$7,887,142.78	\$8,020,756.67	* \$6,353.99	\$5,498,491.87

† Deducted from transportation receipts N. Y., N. H. & H. R. R. Co. † N. H., M. & W. R. R. Co. † B., H. & E. R. R. Co. \* Average.



TABLE XI.—INCOME.

Number.	RAILROADS.	72 Total income.	73 Total income per last report.	74 Per mile of road operated.	75 Proportion for Connecticut.†	76 Above operating expenses.	77 Same per last report.
1	Boston & New York Air Line,	\$ 150,965.36	† \$ 133,392.07	\$ 3,019.30	\$ 150,965.36	\$ 38,372.06	† \$ 38,663.06
2	Connecticut Central,	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	271,058.55	285,376.41	5,841.77	271,058.55	135,310.10	131,139.38
4	Connecticut Western, -	385,795.97	350,786.16	5,648.55	376,758.28	177,637.78	132,037.49
5	Danbury & Norwalk,	167,026.78	171,971.05	4,941.61	167,026.78	72,269.23	68,264.79
6	Hartford, Providence & Fishkill,	991,221.48	974,551.12	7,456.32	766,435.13	169,192.67	157,584.60
7	Housatonic, -	682,009.72	694,580.12	5,391.38	428,614.71	132,740.58	141,225.17
8	Naugatuck, -	501,396.09	491,767.09	8,212.87	501,396.09	222,327.76	194,396.17
9	New Canaan,	17,970.91	19,697.56	2,165.36	17,970.91	2,944.69	8,009.19
10	New Haven & Derby,	84,837.29	80,265.36	6,525.94	84,837.29	27,635.72	24,832.25
11	New Haven & Northampton,	595,164.34	649,645.33	5,443.74	361,410.05	179,650.17	176,749.48
12	New London Northern, -	504,726.28	503,255.66	5,047.26	282,646.72	127,982.68	100,818.44
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....
14	New York & New England, -	915,880.13	915,290.23	6,589.07	258,620.99	137,106.86	† 197,950.06
15	New York, New Haven & Hartford,	4,599,523.45	4,402,074.97	30,003.41	3,615,410.91	1,872,125.49	1,797,361.59
16	New York, Providence & Boston,	968,171.01	947,359.86	15,490.73	263,342.41	407,658.96	382,225.81
17	Norwich & Worcester,	729,440.21	860,494.46	10,985.54	538,291.46	294,997.93	361,280.44
18	Ridgefield & New York,	.....	.....	.....	.....	.....	.....
19	Rockville, -	5,439.81	5,776.70	1,133.29	5,439.81	4,453.13	2,467.22
20	Shepaug, -	39,574.99	42,750.98	1,226.10	39,574.99	2,944.01	1,187.89
21	Shore Line, -	409,971.81	392,143.58	8,199.43	409,971.84	127,786.61	15,733.49
22	South Manchester, -	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	\$12,020,174.21	\$11,921,178.71	* \$ 9,683.61	\$8,539,772.28	\$4,133,136.43	\$3,916,253.03

† N. H. M. &amp; W. R. R. Co.      \* Average.      † B., H. &amp; E. R. R. Co.

‡ Less than operating expenses, and deducted from total.

TABLE XII.

Number.	RAILROADS.	78 Amount paid for Interest.	79 Interest paid per last report.	80 Total net Income.	81 Net income per last report.	82 Net income per mile of road operated.	83 Proportion of net income for Connecticut.
1	Boston & New York Air Line,	\$130.45	.....	\$38,241.61	.....	\$764.83	\$38,241.61
2	Connecticut Central,	.....	.....	.....	.....	.....	.....
3	Connecticut Valley,	69,667.13	\$70,695.11	65,642.97	\$60,444.27	1,414.72	65,642.97
4	Connecticut Western,	214,638.48	191,090.02	.....	.....	.....	.....
5	Danbury & Norwalk,	34,844.14	35,392.58	37,425.09	32,872.21	1,107.25	37,425.09
6	Hartford, Providence & Fishkill,	166,321.51	166,656.97	2,871.16	.....	21.60	2,228.04
7	Housatonic,	58,949.79	51,906.22	73,790.79	89,318.95	583.33	46,373.94
8	Naugatuck,	6,994.18	7,274.15	215,333.58	187,122.02	3,527.17	215,333.58
9	New Canaan,	.....	6,423.09	.....	1,586.10	.....	.....
10	New Haven & Derby,	25,700.37	21,619.58	1,935.35	3,212.67	148.87	1,935.35
11	New Haven & Northampton,	157,426.17	150,574.01	22,224.00	26,175.47	203.27	13,495.09
12	New London Northern,	18,512.68	12,399.49	10,120.60	38,192.36	101.21	5,667.54
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....
14	New York & New England,	33,567.74	.....	39,475.44	.....	284.00	11,147.00
15	New York, New Haven & Hartford,	172,195.00	119,105.08	1,699,930.49	1,678,256.51	11,088.91	1,336,213.65
16	New York, Providence & Boston,	84,800.00	82,700.00	322,858.96	299,525.81	5,165.74	87,817.58
17	Norwich & Worcester,	11,239.65	27,466.67	283,758.28	333,813.77	4,273.47	209,400.03
18	Ridgefield & New York,	.....	.....	.....	.....	.....	.....
19	Rockville,	2,056.98	2,226.86	2,396.15	2,467.22	499.19	2,396.15
20	Shepaug,	31,017.87	19,104.43	.....	.....	.....	.....
21	Shore Line,	14,000.00	14,000.00	.....	5,487.93	.....	.....
22	South Manchester,	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury,	.....	.....	.....	.....	.....	.....
	Total,	\$1,102,062.14	\$978,634.26	\$2,816,004.47	\$2,758,475.29	*\$2,787.71	\$2,073,317.62

\* Average.

TABLE XIII.—INCOME.

Number.	RAILROADS.	84 Passengers.	85 Freight.	86 Mails.	87 Rents.	88 Expenses.	89 Miscellaneous.
1	Boston & New York Air Line,	\$ 77,454.56	\$ 68,035.65	\$ 2,476.00	.....	\$ 2,999.15	.....
2	Connecticut Central, -	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	150,526.89	98,669.34	3,247.65	\$ 15,960.49	2,654.18	.....
4	Connecticut Western, -	120,765.79	254,024.81	3,458.30	4,450.50	3,096.57	.....
5	Danbury & Norwalk, -	77,920.86	81,067.92	3,085.00	1,353.00	3,600.00	.....
6	Hartford, Providence & Fishkill,	485,865.09	446,685.03	10,300.00	30,793.58	17,577.78	.....
7	Housatonic, -	194,550.01	459,670.70	11,563.75	.....	15,000.00	\$ 1,225.26
8	Naugatuck, -	186,223.83	286,899.22	6,874.03	5,798.96	10,500.00	5,100.05
9	New Canaan, -	10,526.69	6,387.07	831.00	100.00	100.00	26.15
10	New Haven & Derby, -	52,484.57	30,451.12	642.48	.....	1,085.52	173.60
11	New Haven & Northampton, -	145,501.26	396,500.92	17,992.88	2,462.71	10,800.00	21,906.57
12	New London Northern, -	181,619.10	262,751.61	11,300.00	40,556.11	8,499.46	.....
13	New York, Housatonic & Northern,	.....	.....	.....	.....	.....	.....
14	New York & New England, -	414,903.64	447,261.47	11,212.38	5,701.74	36,800.90	.....
15	New York, New Haven & Hartford,	2,865,173.58	1,431,498.25	90,538.44	.....	152,903.28	59,409.90
16	New York, Providence & Boston, -	462,171.09	326,912.66	9,456.25	6,482.56	24,027.60	139,120.85
17	Norwich & Worcester, -	247,189.12	424,193.36	5,100.00	890.92	20,433.03	31,633.78
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	639.81	.....	4,800.00
20	Shepaug, -	13,129.76	23,960.46	1,935.00	.....	549.77	.....
21	Shore Line, -	300,710.73	82,044.05	10,379.55	.....	16,837.51	.....
22	South Manchester, -	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	\$5,986,716.57	\$5,127,013.64	\$200,392.71	\$115,190.38	\$327,464.75	\$263,396.16



TABLE XIV.—DIVIDENDS. SURPLUS OR DEFICIENCY.

Number.	RAILROADS.	90 Amount paid.	91 Amount paid per last report.	92 Per Cent.	93 1875.	94 Total Sept. 30, 1874.	95 Total Sept. 30, 1875.
1	Boston & New York Air Line, -	.....	.....	.....	\$38,241.61	.....	\$38,241.61
2	Connecticut Central, -	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	.....	.....	.....	65,642.97	97,325.74	162,968.71
4	Connecticut Western, -	.....	.....	.....	<i>d</i> 37,000.70	<i>d</i> 187,397.18	<i>d</i> 224,397.88
5	Danbury & Norwalk, -	.....	.....	.....	1,452.09	77,911.38	79,363.47
6	Hartford, Providence & Fishkill, -	.....	.....	Four of 1½ ea.	2,871.16	212,016.87	214,888.03
7	Housatonic, -	70,800.00	94,400.00	One of 4 & 2 ea.	2,990.79	83,315.07	86,305.86
8	Naugatuck, -	188,465.00	169,441.00	Two of 5 "	14,624.14	251,262.02	265,886.16
9	New Canaan, -	.....	.....	.....	<i>d</i> 3,478.40	1,586.10	<i>d</i> 1,892.30
10	New Haven & Derby, -	.....	.....	.....	1,935.35	2,786.92	4,722.27
11	New Haven & Northampton, -	.....	73,800.00	.....	22,224.00	<i>d</i> 3,600.98	<i>a</i> 3,618.88
12	New London Northern, -	120,000.00	115,728.00	Four of 2 each.	10,120.60	69,717.20	79,837.80
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
14	New York & New England, -	.....	.....	.....	39,475.44	.....	39,475.44
15	New York, New Haven & Hartford, -	1,550,000.00	1,550,000.00	Two of 5 each.	149,930.49	1,682,651.64	1,832,582.13
16	New York, Providence & Boston, -	250,000.00	231,090.00	Four of 2½ "	72,858.96	488,539.31	561,398.27
17	Norwich & Worcester, -	259,780.00	239,780.00	Two of 5 "	23,978.28	798,816.80	822,795.08
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	2,396.15	46,104.18	48,500.33
20	Shepaug, -	.....	.....	.....	.....	.....	.....
21	Shore Line, -	75,000.00	70,000.00	One of 3½ & 4 ea.	<i>d</i> 217.38	12,115.46	11,898.08
22	South Manchester, -	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, - - - - -	\$2,550,018.00	\$2,544,239.00	.....	\$448,742.03	\$3,824,148.69	\$4,256,266.72

*a* See return N. H. & N. Co.*d* Deficits deducted from total footings.

TABLE XV.—EXPENDITURES CHARGED TO PERMANENT INVESTMENT DURING THE YEAR.

Number.	RAILROADS.	96 Extension or alteration of road.	97 Land, or land damages.	98 New build- ings.	99 New rolling stock.	100 Miscellaneous.	101 Total.	102 Total per last report.
1	Boston & New York Air Line, -	\$21,298.90	\$ 154.50	.....	\$13,539.11	\$94,777.34	\$ 129,769.85	†\$ 52,625.63
2	Connecticut Central, -	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	3,451.20	10,709.29	\$ 4,684.10	2,046.71	* 84,614.16	105,505.46	73,094.46
4	Connecticut Western, -	90,470.21	2,658.70	8,445.07	12,350.00	103,396.94	217,320.92	183,395.95
5	Danbury & Norwalk, -	.....	.....	.....	2,511.12	.....	2,511.12	1,508.70
6	Hartford, Providence & Fishkill, -	.....	.....	2,333.89	4,001.50	113,929.11	120,264.50	49,558.51
7	Housatonic, -	.....	.....	.....	5,000.00	18,880.04	23,880.04	54,222.50
8	Naugatuck, -	.....	.....	.....	.....	.....	.....	.....
9	New Canaan, -	.....	.....	.....	.....	.....	.....	125.00
10	New Haven & Derby, -	.....	562.29	1,120.00	.....	23,927.67	25,609.96	11,531.39
11	New Haven & Northampton, -	26,084.55	1,061.35	13,548.67	1,556.30	44,412.72	86,663.59	161,343.88
12	New London Northern, -	14,049.03	50.00	8,749.15	11,100.00	103,155.98	137,104.16	122,097.30
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....	.....
14	New York & New England, -	74,696.61	2,222.40	106,646.87	51,584.98	18,199.53	253,350.39	† 54,278.64
15	New York, New Haven & Hartford, -	.....	7,729.85	119,743.30	.....	72,390.78	199,863.93	290,301.53
16	New York, Providence & Boston, -	43,531.49	24,850.00	10,756.76	23,804.04	24,790.90	127,733.19	335,092.35
17	Norwich & Worcester, -	16,636.17	.....	.....	30,039.10	74,201.68	120,876.95	.....
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....	.....
20	Shepaug, -	.....	25.50	495.49	.....	3,683.48	4,204.47	19,439.20
21	Shore Line, -	.....	.....	.....	.....	.....	.....	.....
22	South Manchester, -	.....	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....	.....
	Total, -	\$290,218.16	\$50,023.88	\$276,523.30	\$157,532.86	\$780,360.33	\$1,554,658.53	\$1,408,615.04

\* See return Conn. Valley R. R. Co.

† N. H., M. &amp; W. R. R. Co.

‡ B., H. &amp; E. R. R. Co.

TABLE XVI.—TRANSPORTATION.

Number.	RAILROADS.	PASSENGERS.			FREIGHT		
		103	104	105	106	107	108
		Whole number carried.	Number carried one mile.	Number carried one mile to and from other roads.	Number of tons carried.	Number of tons carried one mile.	No. of tons carried one mile to and from other roads.
1	Boston & New York Air Line, -	129,189	2,256,315	558,616	41,054	1,343,492	12,947
2	Connecticut Central, -	.....	.....	.....	.....	.....	.....
3	Connecticut Valley, -	311,829	4,305,617	740,459	45,373½	1,217,115½	18,514½
4	Connecticut Western, -	209,697	3,121,924	487,062	109,671	3,193,493	254,554
5	Danbury & Norwalk, -	173,784	2,355,978	714,288	49,419	889,947	23,817
6	Hartford, Providence & Fishkill, -	1,293,435	15,013,844	2,665,263	293,923	7,348,401	131,737
7	Housatonic, -	278,338	6,419,375	1,918,142	215,707	14,368,979	93,650
8	Naugatuck, -	291,436	6,207,461	2,450,048	178,376	4,098,560	20,034
9	New Canaan, -	42,417	279,009	72,144	4,925	43,152	1,031
10	New Haven & Derby, -	129,865	979,987	398,438	30,918	340,780	.....
11	New Haven & Northampton, -	333,163	4,926,399	1,316,428	257,322	10,101,674	2,553,133
12	New London Northern, -	286,971	4,526,574	1,850,415	176,619	9,237,318	6,843,082
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....	.....
14	New York & New England, -	1,736,798	18,607,127	7,503,052	344,508	9,304,650	5,707,874
15	New York, New Haven & Hartford, -	4,034,239	123,003,659	40,820,765	827,832	34,936,946	447,328
16	New York, Providence & Boston, -	692,211	17,524,648	8,524,515	246,403	9,178,512	181,870
17	Norwich & Worcester, -	376,240	6,478,275	2,141,975	265,044	9,480,923	4,480,624
18	Ridgefield & New York, -	.....	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....	.....
20	Shepaug, -	17,958	338,280	278,499	14,113	314,591	12,844
21	Shore Line, -	387,298	10,264,523	7,159,604	44,876	1,520,602	24,367
22	South Manchester, -	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....	.....
	Total, -	10,724,868	226,608,995	49,599,713	3,146,083	116,919,135	20,807,406



RATE OF SPEED PER HOUR.

	113	114	115	116
	Total per last report.	Average rate express trains	Average rate accommodation trains.	Highest rate freight trains.
1	115,128	.....	22	20
2	.....	.....	.....	.....
3	144,553	.....	26	20
4	205,108	.....	20	15
5	116,347	.....	22	15
6	598,868	30	22	20
7	454,770	.....	25	15
8	241,920	.....	20	15
9	20,142	.....	20	.....
10	42,650	.....	22	.....
11	399,400	30	25	17
12	406,069	30	24	15
13	.....	.....	.....	.....
14	659,214	30	20	15
15	1,964,169	35	28	15
16	486,420	35	25	25
17	393,553	30	25	17½
18	.....	.....	.....	.....
19	.....	.....	.....	.....
20	56,529	.....	18	15
21	240,258	33	25	15
22	.....	.....	.....	.....
23	.....	.....	.....	.....
24	6,545,098	* 30½	* 22½	* 16½

The total for No. 105 on Page 96 should be 79,599,713.

TABLE XVII.

Number.	RAILROADS.	109	110	Oth
		Passenger trains.	Freight trains.	
1	Boston & New York Air Line,	101,412	34,344	..
2	Connecticut Central,	.....	.....	..
3	Connecticut Valley,	80,376	42,120	..
4	Connecticut Western,	112,266	77,153	..
5	Danbury & Norwalk,	83,654	29,111	..
6	Hartford, Providence & Fishkill,	401,098	182,380	..
7	Housatonic,	215,736	195,474	..
8	Naugatuck,	85,026	130,491	..
9	New Canaan,	18,912	.....	..
10	New Haven & Derby,	40,690	.....	..
11	New Haven & Northampton,	211,085	148,146	..
12	New London Northern,	216,887	180,112	..
13	New York, Housatonic & Northern,	.....	.....	..
14	New York & New England,	446,541	195,907	..
15	New York, New Haven & Hartford,	1,302,860	553,884	..
16	New York, Providence & Boston,	293,120	180,984	..
17	Norwich & Worcester,	161,797	203,984	..
18	Ridgefield & New York,	.....	.....	..
19	Rockville,	.....	.....	..
20	Shepaug,	20,415	23,497	..
21	Shore Line,	184,861	52,635	..
22	South Manchester,	.....	.....	..
23	Watertown & Waterbury,	.....	.....	..
	Total,	3,976,736	2,230,222	

\* Average

TABLE XVIII.—ROLLING STOCK.

Number.	RAILROADS.	117 Number of engines.	118 Average weight of engines with tender full.	119 Number of pas- senger cars.	120 Number of freight cars.	121 Number of bag- gage and other cars.	122 Total number of cars.	123 Total per last report.
1	Boston & New York Air Line,	4	64,000	5	8	45	58	58
2	Connecticut Central, -	..	.....	..	..	..	..	..
3	Connecticut Valley, -	6	101,050	14	108	58	180	171
4	Connecticut Western, -	9	70,000	12	62	150	224	214
5	Danbury & Norwalk, -	7	60,000	8	77	3	88	85
6	Hartford, Providence & Fishkill,	32	88,145	37	318	86	441	439
7	Housatonic, -	19	91,000	18	400	14	432	435
8	Naugatuck, -	12	90,000	16	279	4	299	298
9	New Canaan, -	2	58,000	1	..	..	1	1
10	New Haven & Derby, -	4	76,000	4	28	2	34	33
11	New Haven & Northampton, -	20	106,900	17	405	57	479	473
12	New London Northern, -	22	56,000	15	251	29	295	352
13	New York, Housatonic & Northern,*	..	.....	..	..	..	..	..
14	New York & New England, -	29	88,000	58	130	309	497	472
15	New York, New Haven & Hartford,	92	108,000	182	1,130	247	1,559	1,539
16	New York, Providence & Boston,	25	62,720	26	110	131	267	254
17	Norwich & Worcester, -	21	80,000	15	434	315	764	664
18	Ridgefield & New York, -	..	.....	..	..	..	..	..
19	Rockville,* -	..	.....	..	..	..	..	..
20	Shepaug, -	3	100,000	2	23	15	40	40
21	Shore Line,* -	..	.....	..	..	..	..	..
22	South Manchester,* -	..	.....	..	..	..	..	..
23	Watertown & Waterbury, -	..	.....	..	..	..	..	..
	Total, -	307	81,238	430	3,763	1,465	5,658	5,528

\* Equipment furnished by lessees.

## BRIDGES.

## TABLE XIX.—CROSSINGS.

Number.	RAILROADS.	124 Railroads crossed at grade in Conn.	125 Highways crossed under track in Conn.	126 Highways crossed over track in Conn.	127 Highways crossed at grade in Connecticut.	128 Grade Cross- ings in Conn., with gate, or flagman.	129 Wood. Ag- gregate length in feet.	130 Iron. Aggre- gate length in feet.	131 Stone arches. Aggregate length in feet.
1	Boston & New York Air Line, -	1	6	9	52	..	13,085	4,527	.....
2	Connecticut Central, -	..	..	..	..	..	.....	.....	.....
3	Connecticut Valley, -	2	6	1	58	5	17,280	.....	.....
4	Connecticut Western, -	4	6	6	74	1	9,209	.....	.....
5	Danbury & Norwalk, -	..	3	2	61	..	1,248	.....	.....
6	Hartford, Providence & Fishkill, -	4	11	22	128	†12	10,808	.....	150
7	Housatonic, -	3	1	..	88	..	874	.....	250
8	Naugatuck, -	1	1	1	51	1	4,079	.....	15
9	New Canaan, -	1	1	..	10	*3	107	.....	.....
10	New Haven & Derby, -	1	8	7	17	1	8,080	.....	.....
11	New Haven & Northampton, -	2	3	13	82	..	1,648	442	.....
12	New London Northern, -	1	2	3	71	†2	9,003	152	30
13	New York, Housatonic & Northern, -	..	2	1	3	..	.....	.....	.....
14	New York & New England, -	1	6	8	13	3	7,622	241	335
15	New York, New Haven & Hartford, -	3	14	41	174	17	5,617	3,564	2,586
16	New York, Providence & Boston, -	..	1	2	15	3	2,900	.....	350
17	Norwich & Worcester, -	2	1	4	39	2	2,707	198	485
18	Ridgefield & New York, -	..	..	..	..	..	.....	.....	.....
19	Rockville, -	..	2	..	6	..	66	.....	.....
20	Shepaug, -	2	1	1	37	..	2,224	.....	59
21	Shore Line, -	2	6	5	68	..	12,402	280	.....
22	South Manchester, -	..	..	1	5	..	.....	.....	.....
23	Watertown & Waterbury, -	..	2	..	3	..	165	.....	.....
	Total, -	30	83	127	1,055	50	109,124	9,404	4,260

\* Crossings within layout of N. Y., N. H. & H. R. R., and flagmen are maintained by that road. † Including two crossings of New London Northern, near Willimantic.

† Including one crossing of Hartford, Providence & Fishkill road, south of Willimantic.



TABLE XX.

Number.	RAILROADS.	STATIONS.					EMPLOYES.		STEEL RAILS.	
		132 On entire road.	133 In Connec- ticut.	134 On roads ope- rated by each company.	135 In Connec- ticut.	136 Av. No. miles to each stat'n in Conn.	137 Number exclusive of construct'n.	138 Number per last report.	139 Total number of miles.	140 Total per last report.
1	Boston & New York Air Line, -	14	14	..	..	3.57	118	115	.....	.....
2	Connecticut Central, -	..	..	..	..	....	..	....	.....	.....
3	Connecticut Valley, -	21	21	..	..	2.21	180	188	3.2	1,333
4	Connecticut Western, -	27	27	29	27	2.47	145	160	2.	.....
5	Danbury & Norwalk, -	14	14	..	..	2.41	90	94	.....	.....
6	Hartford, Providence & Fishkill, -	58	40	69	44	2.41	710	665	12.127	1,411
7	Housatonic, -	20	20	37	20	3.70	450	400	8.	.....
8	Naugatuck, -	19	19	22	22	2.97	202	193	28.52	28.52
9	New Canaan, -	5	5	..	..	1.66	12	12	.....	.....
10	New Haven & Derby, -	8	8	..	..	1.63	46	45	.25	.....
11	New Haven & Northampton, -	25	16	26	16	4.15	336	400	36.63	29.50
12	New London Northern, -	29	23	..	..	2.43	466	250	.....	.....
13	New York, Housatonic & Northern, -	2	2	..	..	7.93	.....	.....	.....	.....
14	New York & New England, -	58	12	82	22	3.27	743	750	6.96	.....
15	New York, New Haven & Hartford, -	56	43	83	61	2.76	2,090	2,294	251.97	252.02
16	New York, Providence & Boston, -	26	9	..	..	1.89	484	580	14.	3.
17	Norwich & Worcester, -	24	15	..	..	2.80	371	390	6.8	1.5
18	Ridgefield & New York, -	..	..	..	..	....	.....	.....	.....	.....
19	Rockville, -	2	2	..	..	2.40	.....	.....	.....	.....
20	Shepaug, -	12	12	..	..	2.69	58	60	.....	.....
21	Shore Line, -	21	21	..	..	2.39	186	343	21.29	21.29
22	South Manchester, -	2	2	..	..	1.13	.....	.....	.....	.....
23	Watertown & Waterbury, -	2	2	..	..	2.20	.....	.....	.....	.....
	Total, - - - - -	445	327	348	212	2.85	6,687	6,939	391.747	338.574

TABLE XXI.—EXPENSE PER TRAIN MILE.

Number.	RAILROADS.	MAINTENANCE OF WAY.				MAINTENANCE OF MOTIVE POWER AND CARS.			
		141 Repairs of Road.	152 New Rails.	143 Repairs of Bridges.	144 Repairs of buildings and fixtures.	145 Repairs of Lo- comotives & machinery.	146 Repairs of Cars.	147 Fuel.	148 Oil and Waste.
1	Boston & New York Air Line, -	\$0.1856	\$ . . . .	\$0.0084	\$0.0005	\$0.0565	\$0.0265	\$0.0781	\$0.0161
2	Connecticut Central, -	.1739	0.0042	.0148	.0142	.0646	.0414	.0979	.0216
3	Connecticut Valley, -	.1073	. . . .	.0050	.0086	.0329	.0285	.1008	.0159
4	Connecticut Western, -	.1364	.0193	.0133	.0085	.0435	.0694	.1069	.0074
5	Danbury & Norwalk, -	.1787	.1617	.0146	.0470	.0799	.1116	.1755	.0202
6	Hartford, Providence & Fishkill, -	.2223	.1478	.0038	.0275	.0339	.0713	.1177	.0255
7	Housatonic, -	.2778	. . . .	.0298	.0157	.0719	.0724	.1026	.0107
8	Naugatuck, -	.1755	. . . .	. . . .	. . . .	.0355	.0240	.1299	.0151
9	New Canaan, -	.1354	.0589	.0493	.0035	.0129	.0314	.1351	.0280
10	New Haven & Derby, -	.1943	.0611	.0137	.0148	.0556	.0743	.1147	.0202
11	New Haven & Northampton, -	.1890	.0962	.0107	.0201	.0453	.0449	.1613	.0177
12	New London Northern, -	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
13	New York, Housatonic & Northern, -	.2276	.0385	.0471	.0056	.0922	.0828	.1137	.0104
14	New York & New England, -	.1592	. . . .	.0188	.0444	.1193	.1446	.1301	.0182
15	New York, New Haven & Hartford, -	.1836	.1184	.0154	.0142	.0415	.0771	.1252	.0181
16	New York, Providence & Boston, -	.0900	.1164	.0101	.0190	.0915	.1301	.1306	.0143
17	Norwich & Worcester, -	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
18	Ridgefield & New York, -	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
19	Rockville, -	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
20	Shepaug, -	.2286	. . . .	.0021	.0132	.1167	.0347	.1218	.0164
21	Shore Line, -	.4118	. . . .	.0686	.0524	.0819	.0554	.1171	.0216
22	South Manchester, -	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
23	Watertown & Waterbury, -	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .	. . . .
	Average, -	\$0.1871	\$0.1081	\$0.0203	\$0.0293	\$0.0802	\$0.0968	\$0.1284	\$0.0176

TABLE XXII.—PER TRAIN MILE.

Number.	RAILROADS.	EXPENSES.					INCOME.			
		149	150	151	152	153	154	155	156	157
		Maintenance of way.	Maintenance of motive power and cars.	Miscellaneous	Total.	Total per last report.	Gross Earnings.	Same per last report.	Net Earnings.	Same per last report.
1	Boston & New York Air Line,	\$0.195	\$0.177	\$0.40	\$0.772	\$0.823	\$1.035	\$1.158	\$0.262	....
2	Connecticut Central,	....	....	....	....	....	....	....	....	....
3	Connecticut Valley,	.212	.225	.591	1.028	1.067	2.055	1.974	.497	\$0.418
4	Connecticut Western,	.143	.178	.667	.988	1.066	1.83	1.71	....	....
5	Danbury & Norwalk,	.185	.227	.404	.816	.891	1.438	1.478	.322	.283
6	Hartford, Providence & Fishkill,	.422	.387	.426	1.235	1.366	1.49	1.628	.004	....
7	Housatonic,	.406	.248	.628	1.282	1.217	1,592	1,559	.172	.196
8	Naugatuck,	.355	.262	.555	1.172	1.239	2.107	2.033	.904	.773
9	New Canaan,	.176	.204	.414	.794	.58	.95	.978	....	.079
10	New Haven & Derby,	.25	.208	.875	1.333	1.30	1.977	1.882	.045	.075
11	New Haven & Northampton,	.30	.265	.553	1.118	1.184	1.601	1.626	.059	.065
12	New London Northern,	.323	.269	.337	.929	.99	1.245	1.239	.024	.094
13	New York, Housatonic & Northern,	....	....	....	....	....	....	....	....	....
14	New York & New England,	.373	.299	.507	1.179	1.088	1.387	1.388	.06	....
15	New York, New Haven & Hartford,	.224	.412	.724	1.36	1.326	2,295	2,241	.848	.854
16	New York, Providence & Boston,	.34	.262	.472	1.074	1.162	1,855	1,947	.869	.615
17	Norwich & Worcester,	.24	.357	.573	1.17	1.268	1,964	2,186	.764	.848
18	Ridgefield & New York,	....	....	....	....	....	....	....	....	....
19	Rockville,	....	....	....	....	....	....	....	....	....
20	Shepaug,	.248	.29	.253	.791	.735	.854	.754	....	....
21	Shore Line,	.533	.276	.29	1,099	1,698	1,597	1,632	....	.023
22	South Manchester,	....	....	....	....	....	....	....	....	....
23	Watertown & Waterbury,	....	....	....	....	....	....	....	....	....
	Average,	\$0.303	\$0.322	\$0.562	\$1.189	\$1.227	\$1.811	\$1.821	\$0.424	\$0.421



TABLE XXIII.

Number.	RAILROADS.	RATES OF FARE PER MILE.					INCOME PER MILE CARRIED.			
		158	159	160	161	162	163	164	165	166
		Highest rate for distances less than three miles.	Highest rate for more than three miles.	Highest rate for through passengers.	General average rates received.	Average commutation rates.	From each passenger.	Same per last report.	From each ton of freight.	Same per last report.
1	Boston & New York Air Line,	\$0.100	\$0.0500	\$0.0350	\$0.0350	\$0.0085	\$0.034	....	\$0.051	....
2	Connecticut Central,	....	....	....	....	....	....	....	....	....
3	Connecticut Valley,	.070	.0400	.0360	.0350	.0210	.035	\$0.035	.081	\$0.096
4	Connecticut Western,	.100	.0500	.0330	.0383	.0100	.038	.038	.080	.094
5	Danbury & Norwalk,	.080	.0440	.0340	.0400	....	.033	.032	.031	.092
6	Hartford, Providence & Fishkill,	.100	.0500	.0333	.0347	.0100	.032	.033	.061	.062
7	Housatonic,	.050	.0450	.0300	.0301	....	.030	.030	.032	.037
8	Naugatuck,	.050	.0416	.0300	.0368	....	.030	.030	.070	.070
9	New Canaan,	.075	.0600	.0600	.0600	....	.038	.048	.148	.151
10	New Haven & Derby,	.050	.0450	.0425	.0375	.0075	.053	.051	.089	.091
11	New Haven & Northampton,	.080	.0350	.0300	.0300	.0225	.029	.030	.039	.034
12	New London Northern,	.100	.0400	.0350	.0400	.0410	.040	.044	.028	.029
13	New York, Housatonic & Northern,	....	....	....	....	....	....	....	....	....
14	New York & New England,	.100	.0500	.0337	.0257	.0105	.022	.021	.048	.048
15	New York, New Haven & Hartford,	.050	.0433	.0276	.0281	.0056	.023	.023	.041	.036
16	New York, Providence & Boston,	.100	.0500	.0275	.0282	.0084	.026	.026	.035	.036
17	Norwich & Worcester,	.055	.0550	.0375	.0262	.0090	.038	.037	.045	.043
18	Ridgefield & New York,	....	....	....	....	....	....	....	....	....
19	Rockville,	....	....	....	....	....	....	....	....	....
20	Shepaug,	.050	.0500	.0380	.0388	....	.039	.040	.076	.072
21	Shore Line	.100	.0600	.0350	.0309	.0067	.029	.030	.054	.056
22	South Manchester,	....	....	....	....	....	....	....	....	....
23	Watertown & Waterbury,	....	....	....	....	....	....	....	....	....
	Average,	\$0.077	\$0.0476	\$0.0351	\$0.0350	\$0.0134	\$0.033	\$0.034	\$0.063	\$0.065

TABLE XXIV.

Number.	RAILROADS.	167 Per cent. of receipts to total capital and debt.	168 Per cent. of passenger receipts to total.	169 Per cent. of freight receipts to total.	170 Per cent. of net income to total.	171 Per cent. of net income to total capital and debt.	172 Pr.ct. net income to cost of road and equipment.	173 Pr.ct. of operating expenses to receipts.
1	Boston & New York Air Line, -	5.8	51.3	45.	25.3	1.40	.95	74.5
2	Connecticut Central, -	....	....	....	....	....	....	....
3	Connecticut Valley, -	7.7	55.5	36.4	24.2	1.80	2.10	50.1
4	Connecticut Western, -	7.6	31.3	65.8	....	....	....	53.9
5	Danbury & Norwalk, -	15.1	46.6	48.5	22.4	3.40	3.30	56.7
6	Hartford, Providence & Fishkill, -	23.2	49.	45.	.3	.07	.06	82.9
7	Housatonic, -	24.7	28.5	67.4	10.8	2.60	2.90	80.5
8	Naugatuck, -	25.2	37.1	57.2	42.9	10.80	10.40	55.6
9	New Canaan, -	6.8	58.5	35.5	....	....	....	83.6
10	New Haven & Derby, -	8.	61.8	35.9	2.3	.18	.18	67.4
11	New Haven & Northampton, -	12.4	24.4	66.6	3.7	.46	.48	69.8
12	New London Northern, -	22.7	36.	52.	2.	.45	.50	74.6
13	New York, Housatonic & Northern, -	....	....	....	....	....	....	....
14	New York & New England, -	4.4	45.3	48.8	4.3	.19	.19	85.
15	New York, New Haven & Hartford, -	29.1	62.1	31.1	36.9	10.80	11.	59.3
16	New York, Providence & Boston, -	24.7	47.7	33.7	33.3	8.25	1.90	57.9
17	Norwich & Worcester, -	22.2	33.9	58.1	38.9	8.65	10.3	59.5
18	Ridgefield & New York, -	....	....	....	....	....	....	....
19	Rockville, -	4.3	....	....	44.	1.88	1.3	18.1
20	Shepaug, -	12.6	33.2	60.5	....	....	....	92.5
21	Shore Line, -	33.8	73.3	20.1	....	....	....	68.8
22	South Manchester, -	....	....	....	....	....	....	....
23	Watertown & Waterbury, -	....	....	....	....	....	....	....
	Total, -	16.	49.8	42.6	25.2	4.04	3.71	65.6

TABLE XXV.—ACCIDENTS.

Number.	RAILROADS.	GENERAL STATEMENT.								HIGHWAY CROSSINGS.			EMPLOYÉS.						PASSENGERS		TRESPASSERS	
		174	175	176	177	178	179	180	181	182	183	Injured by bridges.	184	185	186	187	188	189	190	191	192	193
		Passengers.	Employees.	Trespassers.	Adults.	Children.	Total.	Fatal.	Not fatal.	Fatal.	Not fatal.			Falling from trains.	Coupling cars.	Other causes.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.
1	Boston & New York Air Line, -	...	...	1	1	...	1	1	...	...	...	...	...	...	...	...	...	...	...	...	1	...
2	Connecticut Central, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
3	Connecticut Valley, -	...	2	1	3	...	3	3	...	...	...	...	...	2	...	...	2	...	...	...	1	...
4	Connecticut Western, -	...	1	...	1	...	1	...	1	...	...	...	...	...	1	...	...	1	...	...	...	...
5	Danbury & Norwalk, -	...	...	...	1	...	1	...	1	...	1	...	...	...	...	...	...	...	...	...	...	...
6	Hartford, Providence & Fishkill, -	2	7	6	15	...	15	9	6	...	...	...	...	1	2	4	3	4	...	2	6	...
7	Housatonic, -	1	1	2	4	...	4	4	...	...	...	...	...	1	...	...	1	...	1	...	2	...
8	Naugatuck, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
9	New Canaan, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
10	New Haven & Derby, -	1	...	1	2	...	2	2	...	...	...	...	...	...	...	...	...	...	1	...	1	...
11	New Haven & Northampton, -	...	2	1	3	...	3	3	...	...	...	...	...	1	...	1	2	...	...	1	1	...
12	New London Northern, -	...	...	1	...	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	1	...
13	New York, Housatonic & Northern, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
14	New York & New England, -	1	5	6	12	...	12	4	8	...	...	1	...	...	...	4	...	5	1	...	3	3
15	New York, New Haven & Hartford, -	7	13	20	40	4	44	19	25	2	2	...	...	1	7	5	3	10	1	6	13	7
16	New York, Providence & Boston, -	2	2	6	8	2	10	6	4	...	...	1	...	...	...	1	1	1	1	1	4	2
17	Norwich & Worcester, -	1	1	2	4	...	4	2	2	...	...	...	...	1	...	...	...	1	...	1	2	...
18	Ridgefield & New York, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
19	Rockville, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
20	Shepaug, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
21	Shore Line, -	5	2	3	11	...	11	6	5	1	...	...	...	...	...	2	2	...	1	4	2	1
22	South Manchester, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
23	Watertown & Waterbury, -	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
	Total, -	20	36	50	105	7	112	60	52	3	3	2	7	7	10	17	14	22	6	14	37	13



TABLE XXVI.—STATEMENT OF CASUALTIES RESULTING IN DEATH OR INJURY TO PERSONS FOR THE YEAR ENDING SEPTEMBER 30, 1875.

No.	RAILROADS.	194	Oct.	Nov.	Dec.	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Total.
1	Boston & New York Air Line,	-	..	..	..	..	..	..	..	..	..	1	..	..	1
2	Connecticut Central,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
3	Connecticut Valley,	-	..	..	..	..	..	..	..	1	..	1	..	1	3
4	Connecticut Western,	-	..	..	..	..	..	1	..	..	..	..	..	..	1
5	Danbury & Norwalk,	-	..	..	..	..	..	..	1	..	..	..	..	..	1
6	Hartford, Providence & Fishkill,	-	2	2	1	1	..	1	2	1	1	2	2	..	15
7	Housatonic,	-	..	1	..	..	1	..	..	1	..	..	..	1	4
8	Naugatuck,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
9	New Canaan,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
10	New Haven & Derby,	-	..	..	..	..	1	..	..	..	1	..	..	..	2
11	New Haven & Northampton,	-	..	..	..	..	..	1	..	..	..	1	..	..	3
12	New London Northern,	-	..	..	..	..	..	..	..	1	..	..	..	..	1
13	New York, Housatonic & Northern,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
14	New York & New England,	-	1	..	4	..	..	3	..	1	..	2	..	1	12
15	New York, New Haven & Hartford,	-	9	6	2	4	3	2	1	5	2	3	6	1	44
16	New York, Providence & Boston,	-	..	1	..	..	..	..	2	1	1	..	2	*3	10
17	Norwich & Worcester,	-	..	1	..	1	..	..	..	..	..	..	2	..	4
18	Ridgefield & New York,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
19	Rockville,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
20	Shepaug,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
21	Shore Line,	-	1	1	1	..	..	..	..	1	..	..	4	3	11
22	South Manchester,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
23	Watertown & Waterbury,	-	..	..	..	..	..	..	..	..	..	..	..	..	..
	Total,	-	13	12	8	6	5	8	6	12	5	10	16	11	112

\* In September, 1874, not returned in last report.

TABLE XXVII. ACCIDENTS IN THE UNITED STATES CAUSING DERAILMENT OF TRAINS,  
FOR YEAR ENDING SEPTEMBER 30TH, 1875.

195	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April.	May.	June.	July.	Aug.	Sept.	Total.
Butting collisions, - - - - -	8	9	6	6	9	12	7	3	4	12	13	8	97
Crossing collisions, - - - - -	1	3	1	3	4	7	4	1	1	1	1	4	19
Rear collisions, - - - - -	16	10	9	13	13	11	6	3	6	5	19	20	131
Unexplained collisions, - - - - -	..	1	2	1	..	3	..	..	1	2	2	1	13
Total collisions, - - - - -	25	23	18	23	26	26	13	6	12	20	35	33	260
Accidental obstructions, - - - - -	13	4	7	3	1	5	4	2	3	3	9	2	56
Bad track or joint, - - - - -	..	..	3	3	..	..	..	..	..	..	2	..	8
Broken axle, - - - - -	3	2	2	5	8	7	4	2	1	..	2	6	41
Broken bridge, - - - - -	2	3	2	2	3	3	..	..	..	5	4	8	32
Broken car, - - - - -	..	..	1	..	..	..	..	1	..	..	..	..	2
Broken chair-plate, - - - - -	..	..	1	..	..	..	..	..	..	..	..	..	1
Broken connecting-rod, - - - - -	..	..	..	..	2	1	..	..	..	..	..	..	3
Broken draw-bar, - - - - -	..	..	1	2	..	..	..	..	..	..	..	1	4
Broken parallel rod, - - - - -	..	2	1	2	..	..	..	..	..	..	..	..	2
Broken rod or switch-pin, - - - - -	1	..	1	4	6	1	..	..	..	2	1	..	16
Broken spring, - - - - -	1	..	..	..	..	..	..	..	1	..	..	..	2
Broken tire, - - - - -	..	..	1	..	..	..	..	..	..	..	..	..	1
Broken truck, - - - - -	..	..	..	..	8	..	1	1	1	1	..	1	13
Broken wheel, - - - - -	1	..	..	4	9	5	1	1	1	3	2	1	27
Cattle on track, - - - - -	5	7	1	..	2	2	3	5	4	7	10	7	53
Defective brakes, - - - - -	..	..	1	..	1	1	..	..	..	..	..	..	1
Defective frog, - - - - -	..	1	1	2	1	3	..	3	1	..	..	..	10
Land slide, - - - - -	..	..	1	..	..	3	..	..	..	..	..	..	7
Malicious obstruction, - - - - -	..	2	..	..	..	..	..	2	3	5	4	1	20
Open draw, - - - - -	1	1	..	..	..	..	1	..	..	..	..	..	4
Rail broken or defective, - - - - -	2	7	6	22	53	15	1	2	1	..	2	..	112
Rail removed for repairs, - - - - -	..	..	1	2	2	2	..	..	1	..	1	2	8
Rail spreading, - - - - -	..	1	2	2	3	4	4	2	2	2	5	3	30
Runaway train, - - - - -	..	..	..	..	1	..	..	1	1	..	..	..	3
Running off end of siding, - - - - -	..	..	..	1	..	..	1	..	..	..	..	..	2
Switch, flying, - - - - -	..	..	..	..	6	5	..	..	1	1	..	1	4
Switch, misplaced, - - - - -	7	6	5	6	6	5	3	5	6	3	10	9	71
Snow or ice, - - - - -	..	..	..	5	24	7	..	..	7	7	10	7	36
Washout, - - - - -	..	..	..	1	1	1	2	5	..	..	..	..	40
Wheel loose, - - - - -	..	1	1	1	1	1	2	..	..	..	..	..	3
Wind, - - - - -	15	20	15	29	33	23	15	11	12	11	14	23	223
Causes unexplained, - - - - -	..	..	..	..	..	..	..	..	..	..	..	..	6
Total, - - - - -	78	78	69	117	193	112	58	50	56	71	111	108	1,101

TABLE XXVIII.—ACCIDENTS IN THE UNITED STATES, OTHER THAN DERAILMENTS,  
FOR THE YEAR ENDING SEPTEMBER 30TH, 1875.

196	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May.	June.	July.	Aug.	Sept.	Total.
Boiler explosion, -	1	..	1	4	1	3	2	1	3	1	1	3	21
Broken axle, -	..	..	..	4	8	..	..	..	..	..	..	..	12
Broken bumper, -	..	..	..	1	..	..	..	..	..	..	..	1	2
Broken connecting-rod, -	..	1	..	3	3	1	..	..	..	1	1	2	12
Broken crank-pin, -	..	..	..	..	1	..	..	1	..	..	..	..	2
Broken cross-head, -	..	..	..	..	..	..	..	..	1	..	..	..	1
Broken parallel-rod, -	1	..	..	..	..	..	..	..	..	..	..	..	1
Broken piston-rod, -	..	..	..	..	1	..	..	..	..	..	..	..	1
Broken tire, -	..	..	..	1	3	4	..	..	..	..	..	..	8
Car destroyed by fire, <i>en route</i> , -	1	2	3	1	..	2	..	1	..	..	1	1	12
Cylinder head blown out, -	..	1	..	..	1	..	..	..	1	..	..	1	4
Door loose, -	..	..	1	..	..	..	..	..	..	..	..	..	1
Fallen tree on track, -	..	..	..	..	..	..	..	1	..	..	..	..	1
Total, -	3	4	5	14	18	10	2	4	5	2	3	8	78
Total derailments, -	78	78	69	117	193	112	58	50	56	71	111	108	1,101
Total, -	81	82	74	131	211	122	60	54	61	73	114	116	1,179
Total year ending Sept. 30th, 1874, -	88	76	80	108	90	88	59	89	83	64	73	89	987



TABLE XXIX.—STATEMENT OF ACCIDENTS AND CASUALTIES IN THE UNITED STATES  
FOR THE YEAR ENDING SEPTEMBER 30, 1875.

	ACCIDENTS.				CASUALTIES.		AVERAGE.		
	Total num- ber reported.	Resulting in death of persons.	Resulting in personal injury only.	Resulting in injury to property only.	Persons killed.	Persons injured.	Accidents per day.	Number persons killed per day.	Number persons in- jured per day.
1874.									
October, - - -	81	12	15	54	16	60	2.61	.51	1.94
November, - - -	82	9	18	55	13	69	2.73	.43	2.30
December, - - -	74	7	11	56	12	49	2.39	.39	1.58
1875.									
January, - - -	131	7	21	103	10	96	4.23	.32	3.10
February, - - -	211	8	36	167	11	186	7.54	.39	6.64
March, - - -	122	12	26	84	17	73	3.94	.55	2.35
April, - - -	60	7	15	38	9	67	2.00	.30	2.23
May, - - -	54	4	12	38	6	43	1.74	.19	1.39
June, - - -	61	14	14	33	23	67	2.03	.77	2.23
July, - - -	73	15	13	45	33	50	2.35	1.06	1.61 <sup>1</sup> / <sub>2</sub>
August, - - -	114	20	20	74	27	110	3.68	.87	3.55
September, - - -	116	23	24	69	50	182	3.87	1.67	6.07
Total, - - -	1,179	138	225	816	227	1,052	3.23	.62	2.88
Total, 1873-1874, - - -	987	131	179	677	201	740	2.70	.55	2.03
Percentage for Connecticut, - - -	.95				26.4	4.9	Average,	.164	.142

	1874	1875	INCREASE.	DECREASE.
Capital stock paid in, - - -	\$37,308,764.62	\$59,282,784.62	\$21,974,020.00	.....
Capital stock held in Connecticut,	15,396,800.00	16,397,741.98	1,000,941.98	.....
Funded debt, - - - - -	17,567,258.55	14,163,058.55	.....	\$3,404,200.00
Floating debt, - - - - -	1,940,357.20	2,892,415.62	952,058.02	.....
Total stock and debt, - - -	57,816,380.37	76,360,524.22	18,544,143.85	.....
Cost of roads and equipment, -	55,845,449.74	75,831,210.73	19,985,760.99	.....
Earnings applied to permanent investment, - - - - -	1,408,615.04	1,554,658.53	146,043.49	.....
Operating expenses, - - - -	8,020,756.67	7,887,142.78	.....	133,613.89
Maintenance of way and build'gs,	2,010,757.55	2,014,506.24	3,748.69	.....
Maintenance of motive power and cars, - - - - -	2,274,226.37	2,143,807.69	.....	130,418.68
Paid for insurance, - - - -	53,000.32	41,191.73	.....	11,808.59
Paid for taxes, - - - - -	381,464.44	365,903.30	.....	15,561.14
Gross income, - - - - -	11,921,178.71	12,020,174.21	98,995.50	.....
Income from passengers, - - -	5,922,356.95	5,986,716.57	64,359.62	.....
Income from freight, - - - -	4,908,056.01	5,127,013.64	218,957.63	.....
Net income, - - - - -	2,758,475.29	2,816,004.47	57,529.18	.....
Paid for interest, - - - - -	978,634.26	1,102,062.14	123,427.88	.....
Paid in dividends, - - - - -	2,544,239.00	2,550,018.00	5,779.00	.....
Surplus for the year, - - - -	455,673.22	448,742.03	.....	6,931.19
Total surplus, - - - - -	3,824,148.69	4,256,266.72	432,118.03	.....
	Miles.	Miles.	Miles	Miles.
Total length of main lines and branches, - - - - -	1,207.987	1,277.617	69.630	.....
Total length of same in Conn.,	905.150	922.070	33.920	.....
Total length of sidings, " "	187.514	205.152	17.638	.....
" " " " " " " "	139.208	149.802	10.594	.....
Total length of double track, -	185.500	186.250	.750	.....
" " " " " " " "	107.500	107.500	.....	.....
Steel rails, - - - - -	338.574	391.747	53.173	.....
Run by passenger trains, - - -	3,882,914	3,976,736	93,822	.....
Run by freight trains, - - - -	2,166,380	2,230,222	63,842	.....
Run by other trains, - - - - -	495,904	427,760	.....	68,144
Total run by all trains, - - -	6,545,198	6,634,718	89,520	.....
Total passenger mileage, - - -	222,513,767	226,608,995	4,095,228	.....
Total passenger mileage to and from other roads, - - - -	84,061,525	79,599,813	.....	34,461,812
Total freight mileage, - - - -	113,467,635	116,919,135	3,451,500	.....
Total freight mileage to and from other roads, - - - - -	24,435,796	20,807,406	.....	3,628,390
Number of passengers carried,	10,405,512	10,724,868	319,356	...
Number of tons of freight carried,	3,141,348	3,146,083	4,735	...
Grade crossings in Connecticut,	1,057	1,055	.....	2
Highway crossings over track in Connecticut, - - - - -	108	127	19	...
Highway crossings under track in Connecticut, - - - - -	94	83	.....	11
Number of men employed, - - -	6,939	6,687	.....	252
Number of engines, - - - - -	301	307	6	...
Number of cars, - - - - -	5,528	5,658	130	...
Accidents to passengers—fatal,	4	6	2	...
Accidents to passsengers—not fatal, - - - - -	10	14	4	...
Accidents to employés—fatal,	16	14	.....	2
" " " "not " " "	19	22	3	...
Accidents to trespassers, " "	18	37	19	...
" " " "not " " "	7	13	6	...
Accidents at highway crossings—fatal, - - - - -	5	3	.....	2
Accidents at highway crossings—not fatal, - - - - -	4	3	.....	1

## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	CAPITAL STOCK PAID IN.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	* \$ 677,000.00	* \$ 677,500.00	* \$ 674,000.00	* \$ 674,000.00	\$ 2,484,400.00
2	Connecticut Central, -	.....	.....	.....	.....	115,100.00
3	Connecticut Valley, -	927,383.00	1,033,500.00	1,034,600.00	1,059,800.00	1,059,800.00
4	Connecticut Western, -	1,491,190.88	1,504,027.68	1,890,124.64	1,890,724.64	1,891,844.64
5	Danbury & Norwalk, -	400,000.00	332,100.00	332,100.00	600,000.00	600,000.00
6	Hartford, Providence & Fishkill, -	2,037,939.98	2,037,939.98	2,037,939.98	2,037,939.98	2,037,939.98
7	Housatonic, -	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
8	Naugatuck, -	1,872,400.00	1,877,900.00	1,881,900.00	1,882,900.00	1,885,900.00
9	New Canaan, -	164,080.08	164,050.00	164,050.00	164,050.00	164,050.00
10	New Haven & Derby, -	457,000.00	455,700.00	455,700.00	455,700.00	455,700.00
11	New Haven & Northampton, -	2,100,000.00	2,100,000.00	2,460,000.00	2,460,000.00	2,460,000.00
12	New London Northern, -	1,124,900.00	1,418,400.00	1,428,800.00	1,500,000.00	1,500,000.00
13	New York, Housatonic & Northern, -	232,100.00	261,000.00	261,200.00	† 261,200.00	† 261,200.00
14	New York & New England, -	.....	.....	.....	.....	20,000,000.00
15	New York, New Haven & Hartford, -	† 15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
16	New York, Providence & Boston, -	1,887,348.00	1,887,400.00	1,887,400.00	2,500,000.00	2,500,000.00
17	Norwich & Worcester, -	2,364,400.00	2,364,400.00	2,404,400.00	2,604,400.00	2,604,400.00
18	Ridgefield & New York, -	150,000.00	155,680.00	160,680.00	207,100.00	207,100.00
19	Rockville, -	97,750.00	97,750.00	97,750.00	97,750.00	97,750.00
20	Shepaug, -	392,420.00	\$ 434,170.00	239,850.00	255,000.00	299,400.00
21	Shore Line, -	994,300.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
22	South Manchester, -	.....	40,000.00	40,000.00	40,000.00	40,000.00
23	Watertown & Waterbury, -	115,532.92	118,200.00	118,200.00	118,200.00	118,200.00
	Total, -	\$34,985,744.26	\$35,460,117.66	\$36,068,694.62	\$37,308,764.62	\$59,232,784.62

\* N. H., M. &amp; W. R. R.

† No report received since Sept. 30, 1873.

‡ N. Y. &amp; N. H., and H. &amp; N. R. R. Cos.

§ Shepaug Valley R. R.

1 As per report for 1870.



## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FUNDED DEBT.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	1 \$3,535,500.00	1 \$2,770,000.00	1 \$3,000,000.00	1 \$3,000,000.00	\$46,000.00
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	435,000.00	998,000.00	1,000,000.00	2,250,000.00	2,225,000.00
4	Connecticut Western, -	1,660,000.00	2,436,500.00	2,674,000.00	2,686,000.00	3,000,000.00
5	Danbury & Norwalk, -	304,000.00	407,500.00	500,000.00	500,000.00	500,000.00
6	Hartford, Providence & Fishkill, -	.....	2,053,500.00	2,055,500.00	2,055,500.00	2,055,500.00
7	Housatonic, -	391,000.00	400,000.00	541,000.00	541,000.00	541,000.00
8	Naugatuck, -	112,500.00	107,000.00	103,000.00	102,000.00	99,000.00
9	New Canaan, -	86,786.27	86,971.86	91,758.55	91,758.55	91,758.55
10	New Haven & Derby, -	525,000.00	525,000.00	525,000.00	525,000.00	525,000.00
11	New Haven & Northampton, -	1,400,000.00	1,750,000.00	1,830,000.00	1,900,000.00	2,162,000.00
12	New London Northern, -	545,500.00	376,500.00	390,000.00	456,500.00	607,500.00
13	New York, Housatonic & Northern, -	164,000.00	183,500.00	249,000.00	249,000.00	249,000.00
14	New York & New England, -	.....	.....	.....	.....	.....
15	New York, New Haven & Hartford, -	* 754,000.00	1,641,500.00	1,061,500.00	1,061,000.00	.....
16	New York, Providence & Boston, -	1,099,000.00	1,214,000.00	1,205,000.00	1,253,000.00	1,263,000.00
17	Norwich & Worcester, -	759,000.00	759,000.00	734,000.00	646,000.00	550,000.00
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	39,400.00	36,000.00	36,000.00	31,500.00	29,300.00
20	Shepaug, -	2 350,000.00	2 600,000.00	.....	.....	.....
21	Shore Line, -	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	17,000.00	17,000.00	17,000.00	19,000.00	19,000.00
	Total, -	\$12,377,686.27	\$16,563,971.86	\$16,212,758.55	\$17,567,258.55	\$14,163,058.55

<sup>1</sup> N. H. M. & W. R. R. Co.

\* N. Y. &amp; N. H. R. R. Co.

<sup>2</sup> Shepaug Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FLOATING DEBT.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	<sup>1</sup> \$1,471,348.20	<sup>1</sup> \$1,459,118.01	<sup>1</sup> \$1,000,000.00	.....	\$48,760.01
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	774,890.44	973,000.00	1,177,564.17	\$55,465.68	213,821.14
4	Connecticut Western, -	196,862.22	96,323.12	40,673.62	225,282.46	149,134.94
5	Danbury & Norwalk, -	36,390.00	86,053.33	10,500.00	.....	.....
6	Hartford, Providence & Fishkill, -	.....	100,000.00	100,000.00	100,000.00	181,172.99
7	Housatonic, -	187,393.46	335,212.67	313,981.02	352,863.36	223,153.36
8	Naugatuck, -	.....	30,000.00	15,000.00	.....	.....
9	New Canaan, -	3,847.21	3,847.21	4,102.06	4,102.06	4,102.06
10	New Haven & Derby, -	.....	75,000.00	25,000.00	75,000.00	75,000.00
11	New Haven & Northampton, -	55,000.00	221,115.92	282,758.33	347,000.00	160,200.00
12	New London Northern, -	37,500.00	45,000.00	123,978.40	116,258.10	109,800.10
13	New York, Housatonic & Northern, -	83,662.11	156,475.47	225,374.37	225,374.37	225,374.37
14	New York & New England, -	.....	.....	.....	.....	890,934.39
15	New York, New Haven & Hartford, -	<sup>2</sup> 484,693.38	.....	951,483.16	360,555.48	282,758.38
16	New York, Providence & Boston, -	.....	.....	.....	.....	148,760.00
17	Norwich & Worcester, -	25,387.21	35,526.27	34,732.88	26,496.30	124,894.73
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....
20	Shepaug, -	.....	.....	.....	.....	.....
21	Shore Line, -	.....	.....	817.32	39,841.34	14,114.50
22	South Manchester, -	.....	.....	10,916.61	10,858.05	10,844.65
23	Watertown & Waterbury, -	.....	.....	.....	.....	27,000.00
	Total, -	\$3,356,974.23	\$3,616,672.00	\$4,317,512.14	\$1,940,357.20	\$2,892,415.62

<sup>1</sup> N. H., M. & W. R. R. Co.

<sup>2</sup> H. & N. H. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL COST OF ROAD AND EQUIPMENT.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line,	1 \$ 4,980,405.82	1 \$ 5,461,959.31	1 \$ 6,063,750.59	1 \$ 6,077,150.59	\$ 4,000,000.00
2	Connecticut Central,	.....	.....	.....	.....	.....
3	Connecticut Valley,	2,126,209.23	2,649,764.28	2,883,819.56	2,956,914.02	3,062,419.48
4	Connecticut Western,	2,936,186.74	4,092,986.52	4,543,636.15	4,727,032.10	4,944,353.02
5	Danbury & Norwalk,	890,234.75	1,253,733.52	1,131,814.32	1,133,323.02	1,135,834.14
6	Hartford, Providence & Fishkill,	4,800,361.39	4,800,361.39	4,854,496.45	4,904,054.96	5,024,319.46
7	Housatonic,	2,205,558.52	2,205,558.52	2,355,558.52	2,484,919.92	2,508,829.96
8	Naugatuck,	2,041,451.77	2,041,451.77	2,056,651.77	2,056,851.77	2,056,851.77
9	New Canaan,	256,825.73	257,089.63	257,339.53	257,443.93	257,443.93
10	New Haven & Derby,	.....	1,055,700.00	1,055,700.00	1,060,621.43	1,086,231.39
11	New Haven & Northampton,	3,568,690.07	3,427,057.01	4,472,798.60	4,614,142.48	4,700,806.07
12	New London Northern,	1,530,330.78	1,533,933.78	1,838,568.26	1,960,665.56	2,097,769.72
13	New York, Housatonic & Northern,	488,952.72	616,363.78	661,811.94	661,811.94	661,811.94
14	New York & New England,	.....	2 22,500,000.00	No report.	No report.	20,891,373.29
15	New York, New Haven & Hartford,	† 12,658,768.27	14,702,445.97	15,202,883.34	15,493,184.87	15,693,048.80
16	New York, Providence & Boston,	* 2,568,000.00	2,222,363.30	2,598,423.49	2,833,515.84	2,961,249.03
17	Norwich & Worcester,	2,613,694.21	2,613,694.21	2,613,694.21	2,613,694.21	2,734,571.16
18	Ridgefield & New York,	.....	170,000.00	175,000.00	175,000.00	175,000.00
19	Rockville,	171,857.99	173,105.65	173,105.65	173,105.65	173,105.65
20	Shepaug,	3 692,213.08	819,708.76	241,299.82	260,739.02	264,943.49
21	Shore Line,	.....	1,200,000.00	1,200,000.00	1,200,000.00	1,200,000.00
22	South Manchester,	67,000.00	67,000.00	67,000.00	67,000.00	67,000.00
23	Watertown & Waterbury,	130,733.17	135,000.00	135,000.00	134,248.43	134,248.43
	Total,	\$44,727,474.24	\$74,074,037.40	\$54,659,029.82	\$55,845,449.74	\$75,831,210.73

1 N. H., M. & W. R. R. 2 B., H. & E. R. R. 3 Shepaug Valley R. R. † N. Y. & N. and H. & N. H. R. R. Cos. \* As per report for 1870.



## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL OPERATING EXPENSES.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	* \$ 11,830.00	* \$ 37,750.79	.....	* \$ 94,729.01	\$ 112,593.30
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	25,289.33	99,087.99	\$ 139,368.53	154,237.03	135,748.45
4	Connecticut Western, -	.....	157,953.30	287,905.94	218,688.67	208,158.19
5	Danbury & Norwalk, -	92,190.22	102,323.43	111,212.11	103,706.26	94,757.55
6	Hartford, Providence & Fishkill, -	740,747.12	810,976.86	889,808.53	816,966.52	822,028.81
7	Housatonic, -	658,663.18	410,585.75	391,186.19	553,354.95	549,269.14
8	Naugatuck, -	413,838.65	346,043.66	319,708.32	297,370.92	279,068.33
9	New Canaan, -	21,625.42	15,218.16	12,732.01	11,688.37	15,026.22
10	New Haven & Derby, -	7,618.85	57,139.45	57,843.77	55,433.11	57,201.57
11	New Haven & Northampton, -	395,693.86	433,133.48	469,935.37	472,895.85	415,514.17
12	New London Northern, -	376,488.40	467,418.38	479,582.05	402,437.22	376,743.60
13	New York, Housatonic & Northern, -	9,760.35	4,938.62	.....	.....	.....
14	New York & New England, -	† 431,418.75	† 637,454.46	† 728,568.13	† 717,340.17	778,773.27
15	New York, New Haven & Hartford, -	† 2,791,426.21	2,614,999.93	2,854,264.18	2,604,713.38	2,727,397.96
16	New York, Providence & Boston, -	383,073.21	485,050.17	576,035.40	565,134.05	560,512.05
17	Norwich & Worcester, -	487,370.63	478,273.74	572,846.52	499,214.02	434,442.28
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	1,952.96	.....	3,309.48	986.68
20	Shepaug, -	1 3,873.70	1 16,201.67	13,263.91	41,563.09	36,630.98
21	Shore Line, -	190,154.00	313,018.20	418,522.83	407,877.07	282,185.23
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	97.50	105.00
	Total, -	\$7,041,161.88	\$7,489,521.00	\$8,322,783.59	\$8,020,756.67	\$7,887,142.78

\* N. H. &amp; W. R. R. Co.

† B., H. &amp; E. R. R. Co.

‡ N. Y. &amp; N. H., and H. &amp; N. H. R. R. Cos.

1 Shepaug Valley R. R. Co.

## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL INCOME.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	.....	* \$25,555.85	* \$85,523.19	* \$133,392.07	\$150,965.36
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	\$34,053.71	144,851.43	247,549.13	285,376.41	271,058.55
4	Connecticut Western, -	.....	223,565.25	442,734.34	350,786.16	385,795.97
5	Danbury & Norwalk, -	.....	172,119.90	174,564.18	171,971.05	167,026.78
6	Hartford, Providence & Fishkill, -	939,344.05	1,004,039.67	1,064,940.50	974,551.12	991,221.48
7	Housatonic, -	780,280.84	528,115.32	454,963.30	694,580.12	682,009.72
8	Naugatuck, -	624,761.86	574,639.59	543,936.71	491,767.09	501,396.09
9	New Canaan, -	17,176.05	18,490.85	18,210.46	19,697.56	17,970.91
10	New Haven & Derby, -	20,726.89	66,414.64	83,820.45	80,265.36	84,837.29
11	New Haven & Northampton, -	546,209.03	657,237.62	660,057.08	649,645.33	595,164.34
12	New London Northern, -	509,990.41	640,182.74	606,956.44	503,255.66	504,726.28
13	New York, Housatonic & North'n, -	7,153.19	5,462.97	6,491.98	.....	.....
14	New York & New England, -	† 691,851.94	† 841,391.74	† 857,114.00	† 915,290.23	915,880.13
15	New York, New Haven & Hartf'd, -	† 4,358,118.73	4,483,553.88	4,701,235.55	4,402,074.97	4,599,523.45
16	New York, Providence & Boston, -	820,746.14	803,787.30	845,628.81	947,359.86	968,171.01
17	Norwich & Worcester, -	749,117.17	771,602.25	812,895.07	860,494.46	729,440.21
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	5,756.76	4,785.30	5,776.70	5,439.81
20	Shepaug, -	.....	14,310.53	13,498.71	42,750.98	39,574.99
21	Shore Line, -	320,772.29	387,346.97	413,081.13	392,143.58	409,971.84
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$10,597,124.07	\$11,368,425.26	\$12,037,986.33	\$11,921,178.71	\$12,020,174.21

\* N. H., M. & W. R. R. Co.    † B. H. & E. R. R. Co.    ‡ N. Y. & N. H., and H. & N. H. R. R. Cos.    || Shepaug Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM PASSENGERS.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line,	.....	* \$18,982.82	* \$53,570.44	* \$70,515.07	\$77,454.56
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	\$26,502.98	102,863.98	147,156.45	153,280.35	150,526.89
4	Connecticut Western, -	.....	82,862.64	150,634.62	121,733.64	120,765.79
5	Danbury & Norwalk, -	74,917.29	79,666.61	84,510.88	79,852.62	77,920.86
6	Hartford, Providence & Fishkill, -	490,068.13	500,765.92	534,135.59	487,840.88	485,865.09
7	Housatonic, -	209,191.12	148,982.42	134,273.80	121,765.52	194,550.01
8	Naugatuck, -	209,653.90	200,459.64	205,898.27	191,444.77	186,223.83
9	New Canaan, -	11,096.96	11,421.61	11,796.61	11,411.05	10,526.69
10	New Haven & Derby, -	16,508.51	51,593.73	57,567.93	52,963.95	52,484.57
11	New Haven & Northampton, -	178,750.55	174,496.16	168,274.18	164,334.38	145,501.26
12	New London Northern, -	214,013.49	215,312.93	204,533.89	184,912.42	181,619.10
13	New York, Housatonic & Northern, -	4,196.10	2,623.01	2,361.30	.....	.....
14	New York & New England, -	† 322,955.34	† 343,890.59	† 384,202.98	† 393,117.24	414,903.64
15	New York, New Haven & Hartford, -	† 2,774,166.24	2,803,144.81	2,899,163.15	2,877,380.58	2,865,173.58
16	New York, Providence & Boston, -	384,016.81	445,891.12	459,841.06	457,936.24	462,171.09
17	Norwich & Worcester, -	237,698.28	239,730.53	245,980.13	241,940.42	247,189.12
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....
20	Shepaug, -	.....	17,849.30	6,420.11	16,260.80	13,129.76
21	Shore Line, -	.....	294,510.75	311,824.13	295,667.02	300,710.73
22	South Manchester, -	236,201.84	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$5,389,937.54	\$5,725,048.57	\$6,062,145.52	\$5,922,356.95	\$5,986,716.57

\* N. H., M. & W. R. R. Co. † B., H. & E. R. R. Co. ‡ N. Y. & N. H., and H. & N. H. R. R. Cos. 1 Shepaug Valley R. R. Co.



## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM FREIGHT.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	.....	*\$ 3,297.39	* \$ 29,079.91	* \$ 57,504.40	\$ 68,035.65
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	\$ 7,339.74	36,464.20	79,744.30	102,298.72	98,669.34
4	Connecticut Western, -	.....	136,015.02	283,549.12	222,306.15	254,024.81
5	Danbury & Norwalk, -	94,652.73	84,841.79	82,254.56	82,244.68	81,067.92
6	Hartford, Providence & Fishkill, -	408,691.54	453,040.58	470,648.85	429,684.31	446,685.03
7	Housatonic, -	488,582.91	360,351.74	303,773.94	275,301.10	459,670.70
8	Naugatuck, -	393,640.26	352,921.30	309,156.36	275,962.17	286,899.22
9	New Canaan, -	5,587.09	6,477.24	5,821.85	6,565.51	6,387.07
10	New Haven & Derby, -	1,471.82	11,016.27	24,150.54	24,308.11	30,451.12
11	New Haven & Northampton, -	334,815.98	439,089.62	471,376.65	440,170.21	396,500.92
12	New London Northern, -	268,332.65	295,493.04	320,515.86	281,757.48	262,751.61
13	New York, Housatonic & Northern, -	2,274.25	2,839.96	3,957.43	.....	.....
14	New York & New England, -	† 364,487.61	† 403,839.52	† 404,472.53	† 449,108.15	447,261.47
15	New York, New Haven & Hartford, -	† 1,344,323.98	1,445,952.00	1,468,578.48	1,331,527.28	1,431,498.25
16	New York, Providence & Boston, -	298,394.49	342,539.25	355,077.40	344,562.83	326,912.66
17	Norwich & Worcester, -	475,804.32	497,496.84	542,682.62	487,272.91	424,193.36
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....
20	Shepaug, -	.....	1 6,194.32	6,501.82	23,791.39	23,960.46
21	Shore Line, -	63,925.72	71,816.79	79,026.32	73,690.61	82,044.05
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	\$4,552,325.09	\$4,949,686.87	\$5,240,368.54	\$4,908,056.01	\$5,127,013.64

\* N. H., M. & W. R. R. Co. † B., H. & E. R. R. Co. † N. Y. & N. H., and H. & N. H. R. R. Cos. 1 Shepaug Valley R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	NUMBER OF PASSENGERS CARRIED.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	* 66,418	* 68,340	* 77,801	* 103,258	129,189
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	52,635	205,441	284,298	276,195	311,829
4	Connecticut Western, -	.....	151,638	272,365	220,086	209,697
5	Danbury & Norwalk, -	129,629	159,930	176,064	174,600	173,784
6	Hartford, Providence & Fishkill,	1,149,889	1,207,711	1,306,389	1,254,566	1,293,435
7	Housatonic, -	248,784	282,741	167,628	162,600	278,338
8	Naugatuck, -	334,121	329,882	338,146	303,536	291,436
9	New Canaan, -	34,125	37,733	39,492	36,544	42,417
10	New Haven & Derby, -	39,698	125,557	150,270	139,366	129,865
11	New Haven & Northampton, -	355,023	345,629	390,220	372,928	333,163
12	New London Northern, -	411,394	342,422	324,472	280,752	286,971
13	New York, Housatonic & Northern,	8,652	3,239	.....	.....	.....
14	New York & New England, -	† 1,760,942	† 1,671,692	† 1,723,337	† 1,774,710	1,736,798
15	New York, New Haven & Hartford,	† 3,728,214	3,925,765	3,892,674	3,926,019	4,034,239
16	New York, Providence & Boston,	545,619	614,211	656,551	637,760	692,211
17	Norwich & Worcester, -	371,651	372,841	377,588	372,295	376,240
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....
20	Shepaug, -	.....	10,692	9,469	21,958	17,958
21	Shore Line, -	272,025	279,169	356,057	348,339	387,298
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	9,508,819	10,134,633	10,542,821	10,405,512	10,724,868

\* N. H., M. & W. R. R. Co. † B., H. & E. R. R. Co. ‡ N. Y. & N. H., and H. & N. H. R. R. Cos. || Shepaug Valley R. R. Co.

## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TONS OF FREIGHT CARRIED.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	* 8,014	* 13,020	* 15,211	* 38,370	41,054
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	3,211	16,070	46,692	42,337	45,373½
4	Connecticut Western, -	.....	60,467	194,950	108,126	109,671
5	Danbury & Norwalk, -	45,218	44,553	43,549	49,900	49,419
6	Hartford, Providence & Fishkill, -	263,447	266,912	298,558	286,918	293,923
7	Housatonic, -	214,760	242,218	221,100	150,490	215,707
8	Naugatuck, -	183,247	193,300	194,532	179,820	178,376
9	New Canaan, -	4,228	5,423	4,267	5,458	4,925
10	New Haven & Derby, -	.....	11,116	24,269	24,617	30,918
11	New Haven & Northampton, -	199,582	280,436	298,888	277,874	257,322
12	New London Northern, -	226,232	199,706	206,008	191,941	176,619
13	New York, Housatonic & Northern, -	1,961	.....	.....	.....	.....
14	New York & New England, -	† 294,172	† 345,662	† 363,734	† 362,513	344,508
15	New York, New Haven & Hartford, -	† 747,231	892,579	895,985	815,379	827,832
16	New York, Providence & Boston, -	210,077	229,677	247,754	254,110	246,403
17	Norwich & Worcester, -	304,710	346,367	329,624	299,810	265,044
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	.....	.....	.....	.....
20	Shepaug, -	.....	1 6,523	3,998	14,044	14,113
21	Shore Line, -	15,570	15,825	41,422	39,641	44,876
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, -	2,721,660	3,169,954	3,430,541	3,141,348	3,146,083½

\* N. H., M. & W. R. R. Co. † B., H. & E. R. R. Co. ‡ N. Y. & N. H., and H. & N. H. R. R. Cos. ¹ Shepaug Valley R. R. Co.



COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID IN DIVIDENDS.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line,	-	-	-	-	-
2	Connecticut Central, -	-	-	-	-	-
3	Connecticut Valley, -	-	-	-	-	-
4	Connecticut Western, -	-	-	-	-	-
5	Danbury & Norwalk, -	-	\$42,000.00	-	-	\$35,973.00
6	Hartford, Providence & Fishkill,	-	-	-	-	-
7	Housatonic, -	\$142,810.25	106,200.00	\$94,400.00	\$94,400.00	70,800.00
8	Naugatuck, -	93,420.00	187,540.00	187,965.00	169,441.00	188,465.00
9	New Canaan, -	-	-	-	-	-
10	New Haven & Derby, -	-	-	-	-	-
11	New Haven & Northampton, -	-	63,000.00	63,000.00	73,800.00	-
12	New London Northern, -	83,496.00	186,876.00	128,592.00	115,728.00	120,000.00
13	New York Housatonic & Northern,	-	-	-	-	-
14	New York & New England, -	-	-	-	-	-
15	New York, New Haven & Hartford, -	*1,288,500.00	1,182,000.00	1,550,000.00	1,550,000.00	1,550,000.00
16	New York, Providence & Boston, -	150,992.00	169,866.00	190,090.00	231,090.00	250,000.00
17	Norwich & Worcester, -	237,780.00	237,780.00	239,780.00	239,780.00	259,780.00
18	Ridgefield & New York, -	-	-	-	-	-
19	Rockville, -	-	1,112.00	1,828.00	-	-
20	Shepaug, -	-	-	-	-	-
21	Shore Line, -	-	94,769.00	80,000.00	70,000.00	75,000.00
22	South Manchester, -	-	-	-	-	-
23	Watertown & Waterbury, -	-	-	-	-	-
	Total, -	\$1,996,998.25	\$2,271,143.00	\$2,535,655.00	\$2,544,239.00	\$2,550,018.00

\* N. Y. & N. H., and H. & N. H. R. R. Cos.

## COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID FOR INTEREST.				
		1871	1872	1873	1874	1875
1	Boston & New York Air Line, -	.....	* \$320,000.00	.....	.....	\$ 130.45
2	Connecticut Central, -	.....	.....	.....	.....	.....
3	Connecticut Valley, -	.....	38,373.08	\$78,689.49	\$ 70,695.11	69,667.13
4	Connecticut Western, -	.....	172,130.00	176,715.00	191,090.02	214,638.48
5	Danbury & Norwalk, -	.....	23,789.18	36,232.69	35,392.58	34,844.14
6	Hartford, Providence & Fishkill, -	\$ 7,534.59	145,992.49	154,561.59	166,656.97	166,321.51
7	Housatonic, -	26,034.05	32,679.22	51,441.02	51,906.22	58,949.79
8	Naugatuck, -	7,945.00	7,447.93	7,305.30	7,274.15	6,994.18
9	New Canaan, -	5,829.92	6,188.00	6,423.09	6,423.09	.....
10	New Haven & Derby, -	.....	23,899.02	24,986.64	21,619.58	25,700.37
11	New Haven & Northampton, -	104,334.64	128,365.46	151,011.78	150,574.01	157,426.17
12	New London Northern, -	46,634.98	33,631.74	18,000.00	12,399.49	18,512.68
13	New York, Housatonic & Northern, -	.....	.....	.....	.....	.....
14	New York & New England, -	.....	† 11,050.00	.....	.....	33,567.74
15	New York, New Haven & Hartford, -	† 111,356.34	98,744.58	120,168.55	119,105.08	172,195.00
16	New York, Providence & Boston, -	67,195.13	77,056.13	82,735.00	87,700.00	84,800.00
17	Norwich & Worcester, -	49,371.44	47,670.35	45,467.47	27,466.67	11,239.65
18	Ridgefield & New York, -	.....	.....	.....	.....	.....
19	Rockville, -	.....	1,657.50	3,015.00	2,226.86	2,056.98
20	Shepaug, -	1 11,366.61	1 16,986.15	.....	19,104.43	31,017.87
21	Shore Line, -	.....	14,000.00	.....	14,000.00	14,000.00
22	South Manchester, -	.....	.....	.....	.....	.....
23	Watertown & Waterbury, -	.....	.....	.....	.....	.....
	Total, - - -	\$437,602.70	\$1,199,660.83	\$956,752.62	\$983,634.26	\$1,102,062.14

\* N. H., M. & W. R. R. Co. † B., H. & E. R. R. Co. ‡ N. Y. & N. H. and H. & N. H. R. R. Cos. 1 Shepaug Valley R. R. Co.

*Names of Railroad Commissioners, Commencement of Term and Residence.*

Zacharus W. Bissell,	-	Sharon,	1853	
Moses B. Harvey,	-	Stafford,	1853	
John Stewart,	-	Chatham,	1853	resigned.
John Gould,	-	Fairfield,	1854	to fill vacancy.
Henry Hammond,	-	Killingly,	1856	to fill vacancy.
Patten Fitch,	-	Fairfield,	1857	
John Gould,	-	Fairfield,	1858	
George Wadhams,	-	Torrington,	1859	*
Henry Hammond,	-	Killingly,	1860	
Joseph W. Dudley,	-	Madison,	1861	*
John J. Jacques,	-	Waterbury,	1862	
Abel Scranton,	-	Madison,	1862	to fill vacancy.
Samuel Fitch,	-	Stafford,	1863	
Abel Scranton,	-	Madison,	1864	*
William A. Cummings,	-	Darien,	1865	
Samuel Fitch,	-	Stafford,	1866	
Albert Austin,	-	Suffield,	1867	
James Pike,	-	Sterling,	1868	-
Charles H. Denison,	-	Stonington,	1869	resigned.
Simeon Gallup,	-	Groton,	1870	to fill vacancy.
John I. Hutchinson,	-	Essex,	1870	
James Pike,	-	Sterling,	1871	resigned.
Simeon Gallup,	-	Groton,	1872	to fill vacancy.
Andrew Northrop,	-	Brookfield,	1872	
Charles W. Scott,	-	Sprague,	1873	to fill vacancy.
George W. Arnold,	-	Haddam,	1873	
George M. Woodruff,	-	Litchfield,	1874	
Minott A. Osborn,	-	New Haven,	1875	

Clerk, - - - - - GEORGE T. UTLEY.

HARTFORD, CONN.

OFFICE, Room No. 67, Charter Oak Life Ins. Building, Hartford.

\* Deceased.





# RAILROAD RETURNS.





# BOSTON AND NEW YORK AIR LINE RAILROAD.

*Return of the Boston and New York Air Line Railroad Company, for  
the year ending September 30, 1875.*

## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$4,000,000.00
2. Capital Stock authorized by votes of the Com- pany, -	-	4,000,000.00
3. *Capital Stock actually paid, -	-	2,484,400.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	-	2,484,400.00
5. Capital Stock issued for earnings which had not been divided among the stockholders,	None.	
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, -	-	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	-	None.
8. Amount paid in cash on said stock, -	-	None.
9. Amount credited on said stock to holders on account of undivided earnings, -	-	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, -	-	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, -	-	None.

\*Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	24,844
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	2,484,400.00
15. Total market value on the 30th September, of the Stock issued,	- - -	500,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	49,688.00
17. Proportion of Stock issued for Connecticut,	-	2,484,400.00
18. Amount of Stock held in Connecticut,	-	720,300.00
19. Number of stockholders residing in Con- necticut,	- - - -	215

## DEBTS.

1. Total amount of funded debt,	-	\$46,000.00
First mortgage bonds due,	- Aug. 1, 1875,	
Rate of interest, seven per cent.		
Second mortgage bonds due (when ?)	-	None.
Rate of interest (what ?) per cent.,	-	None.
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	- - -	None.
Rate of interest on same,	- - -	None.
By whom were these bonds issued, and when due,	- - - -	None.
3. Amount of floating debt,	-	48,760.01
4. Total amount of funded and floating debt,	-	94,760.01
5. Proportion of same per mile of road,	-	1,895.20
6. Proportion of same for Connecticut,	-	94,760.01

## COST.

The cost of property and equipment is represented by the amount of stock authorized by the terms of our Charter, namely, \$4,000,000, which covers the first Mortgage Bonds of the New Haven, Middletown and Willimantic Railroad Company, \$3,000,000, and past due interest; also \$180,000 for liens secured by the Decree.

## CHARACTERISTICS.

1. Total length of main line of road,	-	50 miles.
2. Length of the same in Connecticut,	-	50 miles.

3. Length of the same in other States (giving the names of States and length in each),	-	None.
4. Name and length of branches,	-	None.
5. Total length of branches,	-	None.
6. Length of same in Connecticut,	-	
7. Aggregate length of sidings,	-	3 miles.
8. Length of same in Connecticut,	-	3 miles.
9. Total length of track for the entire road (single track miles),	-	53 miles.
10. Length of the same in Connecticut,	-	53 miles.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	None.
13. Miles of track laid with steel rails,	-	None.
14. Aggregate length of wooden bridges and trestles,	-	13,085 feet.
15. Aggregate length of iron bridges,	-	4,527 feet.
16. Aggregate length of stone arch bridges,	-	None.
17. Number of public highways crossed at grade in Connecticut,	-	52
18. Number of public highways crossed under the track in Connecticut,	-	6
19. Number of public highways crossed over the track in Connecticut,	-	9
20. Number of railroads crossed at grade in Connecticut,	-	1
21. Name of each,	-	Connecticut Valley.
22. *Total number of stations on the entire road,	-	14
23. Number of same in Connecticut,	-	All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

#### MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full,	4	64,000
2. Number of passenger cars, average weight,	5	about 29,000
3. Number of merchandise cars, average weight,	8	about 16,000
4. Number of baggage cars, average weight,	3	about 26,000

\* Does not include stations on roads that are leased.



5. Number of gravel and other cars,	-	-	42
6. Number of men employed exclusive of those engaged in construction,	-	-	118
7. Average rate of speed of express passenger trains when in motion,	-	-	None.
8. Average rate of same including stops,	-	-	None.
9. Average rate of speed of accommodation trains,	-	-	22 miles.
10. Highest rate of speed allowed freight trains in motion,	-	-	20 miles.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,*	-	-	.10
2. Highest rate of same for distances more than three miles,*	-	-	.05
3. Highest rate per mile for through passengers,*	-	-	.035
4. General average rates received,*	-	-	.035
5. Average rate for commutation per mile.	-	-	.0085
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,	-	-	1.40, 1.20, 1.00, .80.
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,	-	-	3c.
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,	-	-	5c.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	101,412
2. Miles run by freight trains,	-	-	34,344
3. Miles run by other trains,	-	-	10,000
4. Total miles run,	-	-	145,756
5. Number of passengers carried,	-	-	129,189
6. Number of passengers carried one mile,	-	-	2,256,315
7. Number of passengers carried one mile to and from other roads,	-	-	558,616
8. Tons of merchandise carried,	-	-	41,054
9. Tons of merchandise carried one mile,	-	-	1,343,492
10. Tons of merchandise carried to and from other roads,	-	-	12,947

\* Not to include commutation fares.

\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	-	-	\$21,298.90
2. Land or land damages,	-	-	154.50
3. New buildings,	-	-	
4. New rolling stock,	-	-	13,539.11
5. Any other expenditure,	-	-	94,777.34
6. Total,	-	-	\$129,769.85

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$27,059.67
2. New iron rails, (No. of tons and cost),	-	None.	
3. New steel rails, (No. of tons and cost),	-	None.	
4. Repairs of bridges,	-	-	1,230.51
5. Repairs of buildings and fixtures,	-	-	80.68
6. Repairs of fences,	-	-	57.45
7. Removing ice and snow,	-	-	6.69
8. Total for maintenance of way,	-	-	\$28,435.00
9. Cost per mile of road kept in repair,	-	-	568.70
10. Proportion for Connecticut,	-	-	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	\$8,242.47
2. Repairs of machinery,	-	-	
3. Repairs of passenger, baggage, and mail cars,			1,837.27
4. Repairs of freight cars,	-	-	2,028.53
5. Cost of fuel:			
Wood,	} Total,	-	11,390.93
Coal, \$11,390.93			
6. Oil used by engines and cars,	-	-	1,867.86
7. Waste, and other material used for cleaning,			480.76
8. Total for maintenance of motive power and cars,	-	-	\$25,847.82
9. Cost per mile of road operated,	-	-	516.95
10. Proportion for Connecticut,	-	-	All.

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$19,976.83
2. Salaries, wages, and incidentals chargeable to freight department, - - -	13,170.79
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - -	1,281.00
4. Gratuities, - - - - -	Nothing.
5. Damages for injuries to persons, - - -	Nothing.
6. Damages for cattle killed, - - -	877.16
7. Damages for loss of goods and baggage, - - -	231.35
8. Damages to property, including damages by fire, (freight depot at Middletown,) - - -	2,500.00
9. Taxes, - - - - -	7.09
10. Insurance, - - - - -	70.50
11. Telegraph expenses, - - - - -	Nothing.
12. Amount paid other companies as rent for use of road, specifying each company, - - -	
N. Y., N. H. & H. R. R. Co., - - -	\$6,000.00
H., P. & F. R. R. Co., - - -	1,800.00
	<u>\$7,800.00</u>
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -	
N. Y., N. H. & H. R. R. Co., - - -	\$6,570.10
N. Haven & Northampton Co., - - -	1,640.66
	<u>\$8,210.76</u>
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - -	4,185.00
15. Total miscellaneous, - - - - -	<u>\$58,310.48</u>
16. Amount per mile of road operated, - - -	1,166.20
17. Proportion for Connecticut, - - -	All.
1. *Total expenditure for operating the road, - - -	\$112,593.30
2. Total cost per mile of road operated, - - -	2,251.86
3. Proportionate total for Connecticut, - - -	All.

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\* Total amount of the three previous articles.



## INCOME.

1. From passengers:		
On main road and branches, owned by Com-		
pany,	- - - - -	\$57,928.88
To and from other roads,	- - - - -	19,525.68
2. From freight:		
On main road and branches, owned by Com-		
pany,	- - - - -	43,816.77
To and from other roads,	- - - - -	24,218.88
3. U. S. Mails,	- - - - -	2,476.00
4. Rents,	- - - - -	Nothing.
5. Expresses,	- - - - -	2,999.15
6. Other sources, stating what, with amount for each,		
7. Total income,	- - - - -	150,965.36
8. Income per mile of road operated,	- - - - -	3,019.30
9. Proportionate income for Connecticut,	- All -	
10. Income above operating expenses,	- - - - -	38,372.06
11. Amount paid for interest,	- - - - -	130.45
12. Total net income,	- - - - -	38,241.61
13. Number and per cent. dividends,	- - - - -	None.
14. Amount paid in dividends,	- - - - -	None.
15. Paid to sinking fund,	- - - - -	None.
16. Surplus for the year,	- - - - -	38,241.61
17. Surplus last year,	- - - - -	None.
18. Total surplus,	- - - - -	38,241.61
19. Surplus* invested as follows:		
Cash and loans,	- - - - -	
Balance of accounts due the Company,	- - - - -	
Materials, fuel, and stores,	- - - - -	
Other items,	- - - - -	

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\* Expended on Construction account.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30TH, 1875.

*Dr.*

Cost of road and equipment,	\$2,571,953.35
“ “ maintenance way and bridges,	5,616.16
“ “ “ motive power and cars,	6,035.97
Interest,	258.57
General expenses,	15,375.02
Miscellaneous,	2,138.25
Adams Express,	407.03
Cash,	12,804.19
	<u>\$2,614,588.54</u>

*Cr.*

Stock,	\$2,484,400.00
Bonds,	46,000.00
General receipts,	32,433.99
Decree debts,	51,754.55
	<u>\$2,614,588.54</u>

## STATEMENT OF EACH ACCIDENT.

William Nichols, Jr., killed at East Hampton, Conn., July 21st, 1875; attempted to get on freight train while in motion, lost his hold and fell through the trestle.

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, SAMUEL S. SANDS, New York.  
*General Manager*, H. B. HAMMOND, New York.  
*Secretary*, T. L. WATSON, Bridgeport, Conn.  
*Treasurer*, D. B. HATCH, New York.  
*Superintendent*, W. H. TURNER, New Haven, Conn.  
*Cashier*, L. F. GRAHAM, New Haven, Conn.  
*General Ticket Agent*, H. A. KIMBALL, New Haven, Conn.  
*General Freight Agent*, H. A. KIMBALL, New Haven, Conn.

## BOARD OF DIRECTORS.

S. S. SANDS, New York,  
 H. B. HAMMOND, New York.  
 E. ELLEREY ANDERSON, New York.  
 CHARLES DANA, New York,  
 D. B. HATCH, New York.  
 RIPLEY ROPES, Brooklyn, N. Y.  
 THOS. C. CLARK, Philadelphia, Pa.  
 T. L. WATSON, Bridgeport, Conn.  
 H. G. LEWIS, New Haven, Conn.  
 ISAAC ANDERSON, New Haven, Conn.  
 JOHN N. CAMP, Middletown, Conn.  
 BENJ. DOUGLAS, Middletown, Conn.  
 A. M. COLGROVE, Middletown, Conn.

During the twelve months covered by this Report, this property has been, at different times, under the management of the Trustees, under the Convertible Mortgage of the New Haven, Middletown, and Willimantic Railroad Company; also the Trustee of the First Mortgage, same company, and also of the present owners, the Boston and New York Air Line Railroad Company.

More or less confusion in accounts has attended these changes in administration, besides making it less exact and satisfactory than we trust our future reports will be.

Attest, SAMUEL S. SANDS, *President*.  
 Attest, D. B. HATCH, *Treasurer*.

STATE OF NEW YORK, }  
 COUNTY OF NEW YORK, }

Then personally appeared, Samuel S. Sands, President, and D. B. Hatch, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

C. A. PARSONS,  
*Notary Public*,  
 City and County of New York.



## CONNECTICUT CENTRAL RAILROAD.

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*Return of the Connecticut Central Railroad Company for the year  
ending Sept. 30, 1875, under the act of 1872.*

---

### CAPITAL STOCK.

1. Capital Stock authorized by charter, - - -	\$800,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	No votes.
3. * Capital Stock actually paid in, (subscriptions paid in full,) - - - - -	115,100.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, - - -	No certificates issued.
5. Capital Stock issued for earnings which had not been divided among the stockholders, - - -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - - -	None.
8. Amount paid in cash on said stock, - - -	None.
9. Amount credited on said stock to holders on account of undivided earnings, - - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued, (subscriptions paid,) - - - -	1,151
13. Par value per share of Capital Stock, -	\$100.00
14. Total par value of Stock issued, (subscriptions paid,) - - - -	115,100.00
15. Total market value on the 30th of September, of the stock issued, - - -	None.
16. Amount of Capital Stock issued per mile of railroad owned by the company, - -	5,683.95
17. Proportion of Stock issued for Connecticut, -	All.
18. Amount of Stock held in Connecticut, (paid up subscriptions,) - - -	107,500.00
19. Number of stockholders residing in Connecticut, (paid up subscriptions,) - -	76

## DEBTS.

None.

## COST.

Road in process of construction, none completed. No equipment.

## CHARACTERISTICS.

1. Total length of main line of road, - -	20 $\frac{1}{4}$ miles.
2. Length of the same in Connecticut, - -	20 $\frac{1}{4}$ miles.
3. Length of the same in other States, (giving the names of States and length in each,) -	None.
4. Name and length of branches, - -	Rockville Branch, not built.
5. Total length of branches, - - -	None.
6. Length of same in Connecticut, - -	None.
7. Aggregate length of sidings, - - -	None.
8. Length of same in Connecticut, - -	None.
9. Total length of track for the entire road, (single track miles,) - -	No track laid.
10. Length of the same in Connecticut, - -	None
11. Total length of double track, - - -	None.
12. Length of same in Connecticut, - -	None.
13. Miles of track laid with steel rails, - -	None.
14. Aggregate length of wooden bridges, -	None built.
15. Aggregate length of iron bridges, - -	None.
16. Aggregate length of stone arch bridges, -	Incomplete.

17. Number of public highways crossed at grade  
in Connecticut, - - - - 30
18. Number of public highways crossed under the  
track in Connecticut, - - - - One.
19. Number of public highways crossed over the  
track in Connecticut, - - - - None.
20. Number of railroads crossed at grade in Con-  
necticut, - - - - - None.
21. Name of each, - - - - - None.
22. \*Total number of stations on the entire road,  
Not established.

### LIST OF OFFICERS AND DIRECTORS.

#### OFFICERS.

*President*, JOHN W. PHELPS, Springfield, Mass.  
*Vice-President*, FRANCIS GOWDY, Broad Brook.  
*Secretary*, JOHN W. STOUGHTON, South Windsor.  
*Treasurer*, JOHN W. STOUGHTON, South Windsor.  
*Superintendent*,  
*Assistant Superintendent*,  
*General Ticket Agent*,  
*General Freight Agent*, } None.

#### BOARD OF DIRECTORS.

JOHN W. PHELPS, Springfield, Mass.  
 FRANCIS GOWDY, Broad Brook.  
 JOHN M. STILES, Broad Brook.  
 J. A. THOMPSON, Broad Brook.  
 GEO. WILCOX, Thompsonville.  
 A. D. BRIDGE, Hazardville.  
 E. S. HENRY, Rockville.  
 GEO. BEACH, Hartford.  
 N. S. OSBORN, East Windsor.  
 H. P. STEDMAN, East Hartford.  
 LEMUEL STOUGHTON, East Windsor Hill.

Attest, JOHN W. PHELPS, *President*.  
 Attest, JOHN W. STOUGHTON, *Vice-President*.

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\* Does not include stations on roads that are leased.



STATE OF CONNECTICUT,        {  
COUNTY OF HARTFORD,        }

HARTFORD, Nov. 26th, 1875.

Then personally appeared, John W. Phelps, President. and John W. Stoughton, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

HENRY S. BARBOUR,  
*Notary Public.*

## CONNECTICUT VALLEY RAILROAD.

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*Return of the Connecticut Valley Railroad Company, for the year  
ending Sept. 30, 1875, under the Act of 1872.*

---

### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$1,500,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	1,500,000.00
3. *Capital Stock actually paid in, -	1,059,800.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	1,059,800.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.
8. Amount paid in cash on said stock, -	Nothing.
9. Amount credited on said stock to holders on account of undivided earnings, -	Nothing.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	Nothing.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	Nothing.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	10,598
13. Par value per share of Capital Stock,	-	\$ 100.00
14. Total par value of Stock issued,	-	1,059,800.00
15. Total market value on the 30th of September, of the Stock issued,	-	Nothing.
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	22,840.52
17. Proportion of Stock issued for Connecticut,	-	All.
18. Amount of Stock held in Connecticut,	-	976,200.00
19. Number of stockholders residing in Con- necticut,	-	167

## DEBTS.

1. Total amount of funded debt,	-	\$2,225,000.00
First mortgage bonds due Dec. 1, 1900,	-	1,000,000.00
Rate of interest, seven per cent.		
Second mortgage bonds due Oct. 1, 1902,	-	1,225,000.00
Rate of interest, seven per cent.		
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	-	None.
Rate of interest on same,	-	None.
By whom were these bonds issued, and when due,	-	None.
3. Amount of floating debt,	-	213,821.14
4. Total amount of funded and floating debt,	-	2,438,821.14
5. Proportion of same per mile of road,	-	52,560.80
6. Proportion of same for Connecticut,	-	All.

## COST.

1. Total cost of entire road to date,	-	\$2,789,167.24
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	60,111.36
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	273,252.24
(This item to include locomotives, cars, ma- chinery and tools, and machine shops; not included above.)		



- |   |   |            |
|---|---|------------|
| 5. Proportion of same per mile of road, - | - | \$5,889.05 |
| 6. Proportion of same for Connecticut, -  | - | All.       |

## CHARACTERISTICS.

- |   |   |                              |
|---|---|------------------------------|
| 1. Total length of main line of road, -   | - | 46 $\frac{4}{10}$ miles.     |
| 2. Length of the same in Connecticut, -   | - | All.                         |
| 3. Length of the same in other States (giving the names of States and length in each), -      | - | None.                        |
| 4. Name and length of branches, -   | - | None.                        |
| 5. Total length of branches, -  | - | None.                        |
| 6. Length of same in Connecticut, -   | - | None.                        |
| 7. Aggregate length of sidings, -   | - | 6 $\frac{582}{1000}$ miles.  |
| 8. Length of same in Connecticut, -   | - | All.                         |
| 9. Total length of track for the entire road (single track miles), -                          | - | 52 $\frac{282}{1000}$ miles. |
| 10. Length of the same in Connecticut, -  | - | All.                         |
| 11. Total length of double track, -   | - | None.                        |
| 12. Length of same in Connecticut, -  | - | All.                         |
| 13. Miles of track laid with steel rails, -   | - | 3 $\frac{2}{10}$ miles.      |
| 14. Aggregate length of wooden bridges, -   | - | 17,280 feet.                 |
| 15. Aggregate length of iron bridges, -   | - | None.                        |
| 16. Aggregate length of stone arch bridges, -   | - | None.                        |
| 17. Number of public highways crossed at grade in Connecticut, -                              | - | 58                           |
| 18. Number of public highways crossed under the track in Connecticut, -                       | - | 6                            |
| 19. Number of public highways crossed over the track in Connecticut, -                        | - | 1                            |
| 20. Number of railroads crossed at grade in Connecticut, -                                    | - | 2                            |
| 21. Name of each—Boston & New York Air Line,<br>New York, New Haven & Hartford (three times.) |   |                              |
| 22. * Total number of stations on the entire road, -  | - | 21                           |
| 23. Number of same in Connecticut, -  | - | All.                         |

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\* Does not include stations on roads that are leased.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	6	101,050
2. Number of passenger cars, average weight,	14	40,320
3. Number of merchandise cars, average weight,	108	17,500
4. Number of baggage cars, average weight, -	7	34,000
5. Number of gravel and other cars, - - -	51	
6. Number of men employed exclusive of those engaged in construction, - - -	180	
7. Average rate of speed of express passenger trains when in motion, - - -	None.	
8. Average rate of same, including stops, -	None.	
9. Average rate of speed of accommodation trains, - - - - -	26 miles.	
10. Highest rate of speed allowed freight trains in motion, - - - - -	20 miles.	

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.07
2. Highest rate of same for distances more than three miles,* - - - - -	.04
3. Highest rate per mile for through passengers, -	.036
4. General average rates received,* - - -	.035
5. Average rate for commutation per mile, -	.021
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, 32.0, 26.5, 21.0, 15.0	
7. Lowest contract rate of same, per ton per mile, for first, second, third, and fourth classes, - - - - - 7.1, 6.4, 4.5, 3.6	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, 11.0, 9.6, 8.0, 7.2	

\* Not to include commutation fares.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	80,376
2. Miles run by freight trains,	-	-	42,120
3. Miles run by other trains,	-	-	9,390
4. Total miles run,	-	-	131,886
5. Number of passengers carried,	-	-	311,829
6. Number of passengers carried one mile,	-	-	4,305,617
7. Number of passengers carried one mile to and from other roads,	-	-	740,459
8. Tons of merchandise carried,	-	-	45,373½
9. Tons of merchandise carried one mile,	-	-	1,217,115½
10. Tons of merchandise carried to and from other roads,	-	-	18,514½

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	-	-	\$3,451.20
2. Land or land damages,	-	-	10,709.29
3. New buildings,	-	-	4,684.10
4. New rolling stock,	-	-	2,046.71
5. Any other expenditure,	-	-	1,242.75
Amount of old accounts adjusted and charged up this year,	-	-	83,371.41
6. Total,	-	-	\$105,505.46

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$22,940.24
2. New iron rails (No. of tons and cost),	-	None.	
3. New steel rails (No. of tons and cost),	8 tons,		561.43
4. Repairs of bridges,	-	-	1,956.68
5. Repairs of buildings and fixtures,	-	-	1,873.19
6. Repairs of fences,	-	-	294.00
7. Removing ice and snow,	-	-	309.14
8. Total for maintenance of way,	-	-	\$27,934.68
9. Cost per mile of road kept in repair,	-	-	602.04
10. Proportion for Connecticut,	-	-	All.

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading, "Cost," this article only showing what has been added during the year.



*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$7,801.44
2. Repairs of machinery,	-	-	-	728.33
3. Repairs of passenger, baggage, and mail cars,				3,129.18
4. Repairs of freight cars,	-	-	-	2,335.97
5. Cost of fuel:				
Wood, \$368.50	}	Total,	-	12,913.61
Coal, 12,545.11				
6. Oil used by engines and cars,	-	-	-	2,231.28
7. Waste and other material used for cleaning,				617.64
8. Total for maintenance of motive power and cars,	-	-	-	\$29,757.45
9. Cost per mile of road operated,	-	-	-	641.32
10. Proportion for Connecticut,	-	-	All.	

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	\$18,777.14
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	23,903.87
3. Wages of switchmen, signalmen, gate keepers, and watchmen,	-	-	-	6,714.05
4. Gratuities,	-	-	-	243.71
5. Damages for injuries to persons,	-	-	-	252.00
6. Damages for cattle killed,	-	-	-	Nothing.
7. Damages for loss of goods and baggage,	-	-	-	1,099.31
8. Damages to property, including damages by fire,	-	-	-	12.80
9. Taxes,	-	-	-	227.81
10. Insurance,	-	-	-	4,218.36
11. Telegraph expenses,	-	-	-	704.79
12. Amount paid other companies as rent for use of road, specifying each company:				
New York, New Haven & Hartford,	-	-	-	3,000.00
13. Amount paid other companies in tolls for passengers and freight, specifying each Co.:				
N. Y., N. H. & H. R. R. Co.,				\$8,254.93
Connecticut Western R. R. Co.,				704.66
H., P. & F. R. R. Co.,	-	-	-	1,535.47
				<hr/>
				\$10,495.06

14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - -	\$8,407.42
15. Total Miscellaneous, - - - - -	\$78,056.32
16. Amount per mile of road operated, - - - - -	1,682.24
17. Proportion for Connecticut, - - - - -	All.
1. *Total expenditure for operating the road, - - - - -	\$135,748.45
2. Total cost per mile for road operated, - - - - -	2,925.61
3. Proportionate total for Connecticut, - - - - -	All.

## INCOME.

1. From passengers:	
On main road and branches owned by Company, - - - - -	\$150,173.29
To and from other roads, - - - - -	353.60
2. From freight:	
On main road and branches owned by Company, - - - - -	93,638.99
To and from other roads, - - - - -	5,030.35
3. U. S. Mails, - - - - -	3,247.65
4. Rents, - - - - -	15,960.49
5. Expresses, - - - - -	2,654.18
6. Other sources, stating what, with amount for each.	
7. Total income, - - - - -	\$271,058.55
8. Income per mile of road operated, - - - - -	5,841.77
9. Proportionate income for Connecticut, - - - - -	All.
10. Income above operating expenses, - - - - -	135,310.10
11. Amount paid for interest, - - - - -	69,667.13
12. Total net income, - - - - -	65,642.97
13. Number and per cent. dividends, - - - - -	None.
14. Amount paid in dividends, - - - - -	None.
15. Paid to sinking fund, - - - - -	Nothing.
16. Surplus for the year, - - - - -	65,642.97
17. Surplus last year, - - - - -	97,325.74

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\* Total amount of the three previous articles.

18. Total surplus,*	-	-	-	-	\$162,968.71
19. Surplus invested as follows:					
Cash and loans,	-	-	-	-	2,393.39
Balance of accounts due the Company,	-	-	-	-	3,864.27
Materials, fuel, and stores,	-	-	-	-	32,185.88
Other items,	-	-	-	-	5,065.38
Cost of road and equipment during the year,	-	-	-	-	22,134.05
Cost of road and equipment during previous years,	-	-	-	-	97,325.74

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Construction and equipment,	-	-	-	-	\$3,062,419.48
Land resources,	-	-	-	-	300,382.12
Material, fuel, and stores,	-	-	-	-	32,185.88
Accounts receivable,	-	-	-	-	34,865.27
Cash on hand,	-	-	-	-	2,393.39
Profit and loss,	-	-	-	-	66,375.00
					<u>\$3,498,621.14</u>

*Cr.*

Capital stock,	-	-	-	-	\$1,059,800.00
First mortgage bonds,	-	-	-	-	1,000,000.00
Second mortgage bonds,	-	-	-	-	1,225,000.00
Accounts and bills payable,	-	-	-	-	213,821.14
					<u>\$3,498,621.14</u>

STATEMENT OF EACH ACCIDENT.

May 25, 1875. Charles M. Gasley, freight brakeman, fell between the cars and instantly killed.

July 22, 1875. ——— Mitchell, found lying on the track, supposed to be drunk, was struck by engine and died within an hour.

Sept. 13, 1875. James Kelley, freight brakeman, fell between the engine and cars and instantly killed.

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\* This reported surplus is liable to be greatly reduced whenever the overdue interest upon the second mortgage bonds of this Company (principal \$1,225,000) shall be adjusted and paid. The amount of this overdue interest we have not been able to ascertain, the only answer to our enquiries being this, by their Secretary: "The interest on our debt to the Charter Oak Life Insurance Company, with whom our second mortgage bonds are hypothecated as security, I am unable to give, as it has never to my knowledge been determined or adjusted."

RAILROAD COMMISSIONERS.



## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, JAS. C. WALKLEY, Hartford, Conn.  
*Vice-President*, L. BOARDMAN, East Haddam, Conn.  
*Secretary*, LEVI WOODHOUSE, Hartford, Conn.  
*Treasurer*, LEVI WOODHOUSE, Hartford, Conn.  
*Superintendent*, HIRAM FOWLER, Hartford, Conn.  
*Assistant Superintendent*, H. A. STONE, Hartford, Conn.  
*General Ticket Agent*, H. A. STONE, Hartford, Conn.  
*General Freight Agent*, H. A. STONE, Hartford, Conn.

## BOARD OF DIRECTORS.

J. C. WALKLEY, Hartford, Conn.  
 L. BOARDMAN, E. Haddam, Conn.  
 SAMUEL BABCOCK, Middletown, Conn.  
 S. M. COMSTOCK, Essex, Conn.  
 O. H. CLARK, Chester, Conn.  
 GEORGE BEACH, Hartford, Conn.  
 N. HOLLISTER, Hartford, Conn.  
 F. B. COOLEY, Hartford, Conn.  
 E. T. SMITH, Hartford, Conn.  
 JOSEPH S. WOODRUFF, Hartford, Conn.  
 ARTHUR W. BACON, Middletown, Conn.  
 ISAAC ARNOLD, Haddam, Conn.  
 JOHN W. MARVIN, Saybrook, Conn.

Attest, J. C. WALKLEY, *President*.  
 Attest, LEVI WOODHOUSE, *Treasurer*.

STATE OF CONNECTICUT,        }  
           COUNTY OF HARTFORD, }

HARTFORD, DEC. 1, 1875.

Then personally appeared Jas. C. Walkley, President, and Levi Woodhouse, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

HENRY S. BARBOUR,  
*Notary Public.*

## CONNECTICUT WESTERN RAILROAD.

*Return of the Connecticut Western Railroad Company, for the year ending Sept. 30, 1875, under the Act of 1872.*

### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$3,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	3,000,000.00
3. *Capital Stock actually paid in, - - -	1,891,844.64
4. Capital Stock issued for which par or more was paid in cash or its equivalent, - -	1,891,844.64
5. Capital Stock issued for earnings which had not been divided among the stockholders,	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.
8. Amount paid in cash on said stock, -	
9. Amount credited on said stock to holders on account of undivided earnings, - - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

\* Construed by the Legislature of 1875, to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of stock issued,	-	18,886
13. Par value per share of capital stock,	-	\$100.00
14. Total par value of stock issued,	-	1,888,600.00
15. Total market value on the 30th of September, of the stock issued,	- -	Unknown.
16. Amount of capital stock issued per mile of railroad owned by the company,	-	28,314.84
17. Proportion of stock issued for Connecticut,	-	All.
18. Amount of stock held in Connecticut,	-	1,584,500.00
19. Number of stockholders residing in Connecticut,	- - - -	209

## DEBTS.

1. Total amount of funded debt,	-	\$3,000,000.00
First mortgage bonds due, July 1st, 1900,	-	3,000,000.00
Rate of interest, seven per cent.		
Second mortgage bonds due (when?),	-	None.
Rate of interest (what?) per cent.,	-	
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	- -	None.
Rate of interest on same,	-	None.
By whom were these bonds issued, and when due,	- - -	None.
3. Amount of floating debt,	-	\$149,134.94
4. Total amount of funded and floating debt,	-	3,149,134.94
5. Proportion of same per mile of road,	-	47,213.42
6. Proportion of same for Connecticut,	-	All.

## COST.

1. Total cost of entire road to date,	-	\$4,600,572.11
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	68,974.09
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	343,780.91
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)		



5. Proportion of same per mile of road,	-	\$5,154.13
6. Proportion of same for Connecticut,	-	All.

## CHARACTERISTICS.

1. Total length of main line of road,	-	66.7 miles.
2. Length of same in Connecticut,	-	All.
3. Length of the same in other States (giving the names of States and length in each),	-	None.
4. Name and length of branches,	-	None.
5. Total length of branches,	-	None.
6. Length of same in Connecticut,	-	None.
7. Aggregate length of sidings,	-	9 miles.
8. Length of same in Connecticut,	-	All.
9. Total length of track for the entire road (single track miles),	-	75.7 miles.
10. Length of the same in Connecticut,	-	All.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	None.
13. Miles of track laid with steel rails,	-	2 miles.
14. Aggregate length of wooden bridges,	-	9.209 feet.
15. Aggregate length of iron bridges,	-	None.
16. Aggregate length of stone arch bridges,	-	None.
17. Number of public highways crossed at grade in Connecticut,	-	74
18. Number of public highways crossed under the track in Connecticut,	-	6
19. Number of public highways crossed over the track in Connecticut,	-	6
20. Number of railroads crossed at grade in Connecticut,	-	4
21. Name of each,—Housatonic, Naugatuck, New Haven and Northampton, (twice.)		
22. *Total number of stations on the entire road,	27	
23. Number of same in Connecticut,	-	27

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

24. Name, termini, and length of each—Dutchess and Columbia, from State line to Millerton,	1.6 miles.
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\* Does not include stations on roads that are leased.

25. Total length of all, - - - 1.6 miles.  
 26. Total length of all in Connecticut, - - None.  
 27. Total number of stations on all roads operated  
     by this company, - - - 29  
 28. Total number of same in Connecticut, - 27

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - -	9	70,000
2. Number of passenger cars, average weight, -	12	40,000
3. Number of merchandise cars, average weight, -	62	18,000
4. Number of baggage cars, average weight, -	3	30,000
5. Number of gravel and other cars, -	147	16,000
6. Number of men employed exclusive of those engaged in construction, - - -	145	
7. Average rate of speed of express passenger trains when in motion, - - -	}	No ex's tr's.
8. Average rate of same including stops, -		
9. Average rate of speed of accommodation trains, - - -		
		20 m. pr. hour.
10. Highest rate of speed allowed freight trains in motion, - - -		15 m. pr. hour.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles.\* No fare less than 10 cents.  
 2. Highest rate of same for distances more than three miles,\* - - - .05  
 3. Highest rate per mile for through passengers,\* .033  
 4. General average rates received,\* - - .0383  
 5. Average rate for commutation per mile, - .01  
 6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, - 45, 35, 25, 20.  
 7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, 3,  $2\frac{1}{2}$ ,  $2\frac{1}{2}$ ,  $1\frac{1}{2}$ .  
 8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, - All classes  $7\frac{3}{10}$ .

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\* Not to include commutation fares.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	112,266
2. Miles run by freight trains,	-	-	77,153
3. Miles run by other trains,	-	-	21,231
4. Total miles run,	-	-	210,650
5. Number of passengers carried,	-	-	209,697
6. Number of passengers carried one mile,	-	-	3,121,924
7. Number of passengers carried one mile to and from other roads.	-	-	487,062
8. Tons of merchandise carried,	-	-	109,671
9. Tons of merchandise carried one mile,	-	-	3,193,493
10. Tons of merchandise carried to and from other roads,	-	-	254,554

## \*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	-	-	\$90,470.21
2. Land or land damages,	-	-	2,658.70
3. New buildings,	-	-	8,445.07
4. New rolling stock,	-	-	12,350.00
5. Any other expenditure,	-	-	103,396.94
6. Total,	-	-	<u>\$217,320.92</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$22,599.40
2. New iron rails, (No. of tons and cost,)	-	-	None.
3. New steel rails, (No. of tons and cost,)	-	-	None.
4. Repairs of bridges,	-	-	1,059.51
5. Repairs of buildings and fixtures,	-	-	1,817.76
6. Repairs of fences,	-	-	411.35
7. Removing ice and snow,	-	-	4,180.13
8. Total for maintenance of way,	-	-	<u>\$30,098.15</u>
9. Cost per mile of road kept in repair,	-	-	440.67
10. Proportion for Connecticut,	-	-	29,392.69

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$5,870.16
2. Repairs of machinery,	-	-	-	1,058.77
3. Repairs of passenger, baggage, and mail cars,				3,371.21
4. Repairs of freight cars,	-	-	-	2,649.29
5. Cost of fuel :				
Wood, \$332,50	}	Total,	-	21,251.80
Coal, 20,919.30				
6. Oil used by engines and cars,	-	-	-	2,024.86
7. Waste and other material used for cleaning,	-			1,335.77
8. Total for maintenance of motive power and cars,	-	-	-	\$37,561.86
9. Cost per mile of road operated,				549.95
10. Proportion for Connecticut,	-	-		36,681.66

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	\$18,545.10
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	91,321.40
3. Wages of switchmen, signal men, gate keepers and watchmen,	-	-	-	Included in Nos. 1 & 2.
4. Gratuities,	-	-	-	None.
5. Damages for injuries to persons,	-	-		20.00
6. Damages for cattle killed,	-	-		125.00
7. Damages for loss of goods and baggage,	-			407.25
8. Damages to property, including damages by fire,	-	-	-	300.00
9. Taxes,	-	-	-	350.06
10. Insurance,	-	-	-	1,436.07
11. Telegraph expenses,	-	-	-	None.
12. Amount paid other companies as rent for use of road, specifying each company, :				
Dutchess & Columbia,	-	-		1,300.00
Hartford, Providence & Fishkill,	-			3,572.07
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except in-				

terest,) not included in any of the above items,	-	-	-	-	-	\$23,121.23
15. Total miscellaneous,	-	-	-	-	-	\$140,498.18
16. Amount per mile of road operated,	-	-	-	-	-	2,057.07
17. Proportion for Connecticut,	-	-	-	-	-	137,206.56
1. *Total expenditure for operating the road,						\$208,158.19
2. Total cost per mile of road operated,	-	-	-	-	-	3,047.70
3. Proportionate total for Connecticut,	-	-	-	-	-	203,281.59

## INCOME.

1. From passengers :						
On main road and branches owned by Com-						
pany,	-	-	-	-	-	\$102,455.79
To and from other roads,	-	-	-	-	-	18,310.00
2. From freight :						
On main road and branches owned by Com-						
pany,	-	-	-	-	-	139,475.51
To and from other roads,	-	-	-	-	-	114,549.30
3. U. S. Mails,	-	-	-	-	-	3,458.30
4. Rents,	-	-	-	-	-	4,450.50
5. Expresses,	-	-	-	-	-	3,096.57
6. Other sources, stating what, with amount for each.						
7. Total income,	-	-	-	-	-	\$385,795.97
8. Income per mile of road operated,	-	-	-	-	-	5,648.55
9. Proportionate income for Connecticut,	-	-	-	-	-	376,758.28
10. Income above operating expenses,	-	-	-	-	-	177,637.78
11. Amount paid for interest,	-	-	-	-	-	214,638.48
12. †Deficit for the year,	-	-	-	-	-	37,000.70
13. Number and per cent. dividends,	-	-	-	-	-	None.
14. Amount paid in dividends,	-	-	-	-	-	None.
15. Paid to sinking fund,	-	-	-	-	-	None.
16. Surplus for the year,	-	-	-	-	-	None.
17. Surplus last year,	-	-	-	-	-	None.
18. Total surplus,	-	-	-	-	-	None.

\* Total amount of the three previous articles.

† The aggregate amount of the deficiency for the past four years, since the present form of returns was adopted, \$224,397.88, has, it is stated by the Company, with the exception of \$37,000.70, been paid from the sale of stock and bonds.—R. R. Com's.

## 19. Surplus invested as follows :

Cash and loans,	-	-	-	-	None.
Balance of accounts due the Company,	-	-	-	-	None.
Materials, fuel, and stores,	-	-	-	-	None.
Other items,	-	-	-	-	None.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

<i>Dr.</i>					
Construction and equipment,	-	-	-	-	\$4,944,353.02
Cash on hand and in Bank,	-	-	-	-	10,580.24
Due from Agents,	-	-	-	-	23,430.75
Coal (on hand),	-	-	-	-	5,720.00
Oil (on hand),	-	-	-	-	87.90
Material for repairs of road,	-	-	-	-	10,023.65
Material in machine shop,	-	-	-	-	9,783.32
Profit and loss,	-	-	-	-	37,000.70
					<u>\$5,040,979.58</u>
<i>Cr.</i>					
Capital stock,	-	-	-	-	\$1,891,844.64
First Mortgage Bonds,	-	-	-	-	3,000,000.00
Land purchase,	-	-	-	-	24,000.00
Bills payable,	-	-	-	-	23,075.37
Accounts payable,	-	-	-	-	102,059.57
					<u>\$5,040,979.58</u>

## STATEMENT OF EACH ACCIDENT.

March 19, 1875. Matthew O'Brien, was caught between two freight cars while uncoupling at Winsted station : left rib broken.

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, Hon. W. H. BARNUM, Lime Rock, Conn.  
*Vice-President*, GEO. M. BARTHOLOMEW, Hartford, Conn.  
*Secretary*, GEO. S. FRINK, Hartford, Conn.  
*Treasurer*, WM. L. GILBERT, West Winsted, Conn.  
*Superintendent*, WM. H. YEOMANS, Hartford, Conn.  
*General Ticket Agent*, F. T. STUDLEY, Hartford, Conn.  
*General Freight Agent*, S. A. BENNETT, Hartford, Conn.



## BOARD OF DIRECTORS.

WM. H. BARNUM, Lime Rock, Conn.  
 GEO. M. BARTHOLOMEW, Hartford, Conn.  
 ALEX. H. HOLLEY, Lakeville, Conn.  
 CHAS. T. HILLYER, Hartford, Conn.  
 NATHANIEL B. STEVENS, Hartford, Conn.  
 TIMOTHY M. ALLYN, Hartford, Conn.  
 WM. BOLLES, Hartford, Conn.  
 BYRON LOOMIS, Suffield, Conn.  
 WM. L. GILBERT, West Winsted, Conn.  
 GEO. DUDLEY, West Winsted, Conn.  
 FREDERICK WATSON, Canaan, Conn.  
 JOSEPH TOY, Simsbury, Conn.  
 CHARLES BLAIR, Collinsville, Conn.

Attest,

W. H. BARNUM, *President.*

Attest,

WM. L. GILBERT, *Treasurer.*

STATE OF CONNECTICUT, }  
 COUNTY OF HARTFORD, }

HARTFORD, NOV. 29, 1875.

Then personally appeared, Wm. H. Barnum, President, and Wm. L. Gilbert, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

NATHANIEL B. STEVENS.

*Justice of the Peace*

## DANBURY & NORWALK RAILROAD.

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*Return of the Danbury & Norwalk Railroad Company, for the year  
ending Sept. 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$1,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	600,000.00
3. *Capital Stock actually paid in, - - -	600,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	279,500.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	See No. 9.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - - -	320,500.00
8. Amount paid in cash on said stock, - - -	58,916.25
9. Amount credited on said stock to holders on account of undivided earnings, - - -	101,583.75
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	160,000.00
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares issued,	-	-	12,000
13. Par value per share of Capital Stock,	-	-	\$50.00
14. Total par value of Stock issued,	-	-	600,000.00
15. Total market value on the 30th of September, of the Stock issued,	-	-	240,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	-	17,751.45
17. Proportion of Stock issued for Connecticut,	-	-	All.
18. Amount of Stock held in Connecticut,	-	-	198,350.00
19. Number of stockholders residing in Con- necticut,	-	-	83

## DEBTS.

1. Total amount of funded debt,	-	-	\$500,000.00
First mortgage bonds due Oct. 1, 1880,	-	-	100,000.00
Rate of interest, seven per cent.	-	-	
Second mortgage bonds due July 1, 1890,	-	-	200,000.00
Rate of interest, seven per cent.	-	-	
All others described in same manner. First, sec- ond, and third mortgage bonds, due July 1, 1892, 7 per cent.,	-	-	200,000.00
2. Amount of bonds issued by other parties upon which interest is paid,	-	-	None.
Rate of interest on same,	-	-	
By whom were these bonds issued, and when due?	-	-	
3. Amount of floating debt,	-	-	None.
4. Total amount of funded and floating debt,	-	-	500,000.00
5. Proportion of same per mile of road,	-	-	14,792.89
6. Proportion of same for Connecticut,	-	-	All.

## COST.

1. Total cost of entire road to date,	-	-	\$971,094.56
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	-	-	
2. Proportion of same per mile of road,	-	-	28,730.60
3. Proportion of same for Connecticut,	-	-	All.
4. Total cost of entire equipment,	-	-	164,739.58
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)	-	-	



- |   |   |            |
|---|---|------------|
| 5. Proportion of same per mile of road, - | - | \$4,873.95 |
| 6. Proportion of same for Connecticut, -  | - | All.       |

## CHARACTERISTICS.

- |   |          |             |
|---|----------|-------------|
| 1. Total length of main line of road, -   | -        | 23.8 miles. |
| 2. Length of the same in Connecticut, -   | -        | All.        |
| 3. Length of the same in other States, (giving<br>the names of States and length in each, - | -        | None.       |
| 4. Name and length of branches :  |          |             |
| Branchville to Ridgefield, -  | 4 miles. |             |
| Bethel to Hawleyville, -  | 6 miles. |             |
| 5. Total length of branches, -  | -        | 10 miles.   |
| 6. Length of same in Connecticut, -   | -        | All.        |
| 7. Aggregate length of sidings, -   | - about  | 5 miles.    |
| 8. Length of same in Connecticut, -   | -        | All.        |
| 9. Total length of track for the entire road (sin-<br>gle track miles), -                   | -        | 38.8 miles. |
| 10. Length of the same in Connecticut, -  | -        | All.        |
| 11. Total length of double track, -   | -        | None.       |
| 12. Length of same in Connecticut, -  | -        | None.       |
| 13. Miles of track laid with steel rails, -   | -        | None.       |
| 14. Aggregate length of wooden bridges, -   | -        | 1,248 feet. |
| 15. Aggregate length of iron bridges, -   | -        | None.       |
| 16. Aggregate length of stone arch bridges, -   | -        | None.       |
| 17. Number of public highways crossed at grade<br>in Connecticut, -                         | -        | 61          |
| 18. Number of public highways crossed under the<br>track in Connecticut, -                  | -        | 3           |
| 19. Number of public highways crossed over the<br>track in Connecticut, -                   | -        | 2           |
| 20. Number of railroads crossed at grade in Con-<br>necticut, -                             | -        | None.       |
| 21. Name of each, -   | -        | None.       |
| 22. * Total number of stations on the entire road,  |          | 14          |
| 23. Number of same in Connecticut, -  | -        | All.        |

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COM-  
PANY UNDER LEASE.

None.

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\* Does not include stations on roads that are leased.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	7	60,000
2. Number of passenger cars, average weight, -	8	32,000
3. Number of merchandise cars, average weight, -	77	16,000
4. Number of baggage cars, average weight, -	3	27,000
5. Number of gravel and other cars, - - -	None.	
6. Number of men employed exclusive of those engaged in construction, - - -	90	
7. Average rate of speed of express passenger trains when in motion, - - -	None.	
8. Average rate of same including stops, -	None.	
9. Average rate of speed of accommodation trains, - - - - -	22 miles.	
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 miles.	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.08
2. Highest rate of same for distances more than three miles,* - - - - -	.044
3. Highest rate per mile for through passengers,* -	.034
4. General average rates received,* - - -	.04
5. Average yearly rate for commutation per mile, -	\$4.52
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, .53, .46, .40, .26	
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, No contracts.	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, .12, .10, .08, .06	

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	83,654
2. Miles run by freight trains, - - -	29,111
3. Miles run by other trains, - - -	3,322
4. Total miles run, - - - - -	116,087
5. Number of passengers carried, - - -	173,784

\* Not to include commutation fares.

6. Number of passengers carried one mile,	-	2,355,878
7. Number of passengers carried one mile to and from other roads,	- - - -	714,288
8. Tons of merchandise carried,	- - - -	49,419
9. Tons of merchandise carried one mile,	-	889,947
10. Tons of merchandise carried to and from other roads,	- - - -	23,817

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	- - - -	None.
2. Land or land damages,	- - - -	None.
3. New buildings,	- - - -	None.
4. New rolling stock,	- - - -	\$2,511.12
5. Any other expenditure,	- - - -	None.
6. Total,	- - - -	2,511.12

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	- - - -	\$15,840.28
2. New iron rails, (No. of tons and cost,) about 57 $\frac{3}{4}$ tons,	- - - -	2,249.82
3. New steel rails, (No. of tons and cost,)	-	None.
4. Repairs of bridges,	- - - -	1,543.99
5. Repairs of buildings and fixtures,	- - - -	989.69
6. Repairs of fences,	- - - -	581.23
7. Removing ice and snow,	- - - -	210.80
8. Total for maintenance of way,	- - - -	\$21,415.81
9. Cost per mile of road kept in repair,	-	633.60
10. Proportion for Connecticut,	- - - -	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	- - - -	\$5,053.57
2. Repairs of machinery,	- - - -	No machinery.
3. Repairs of passenger, baggage, and mail cars,	}	8,065.56
4. Repairs of freight cars,		

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



## 5. Cost of fuel :

Wood,	\$194.42	} Total,	-	-	\$12,410.11
Coal,	12,215.69		-	-	
6. Oil used by engines and cars,	-	-	-	-	682.05
7. Waste and other material used for cleaning,	-	-	-	-	182.36
8. Total for maintenance of motive power and cars,	-	-	-	-	\$26,393.65
9. Cost per mile of road operated,	-	-	-	-	780.88
10. Proportion for Connecticut,	-	-	-	All.	•

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	} \$36,121.25	
2. Salaries, wages, and incidentals chargeable to freight department,	-	-		
3. Wages of switchmen, signal men, gate keepers, and watchmen,	-	-		
4. Gratuities,	-	-	-	None.
5. Damages for injuries to persons,	-	-	-	34.00
6. Damages for cattle killed,	-	-	-	65.00
7. Damages for loss of goods and baggage,	-	-	-	186.38
8. Damages to property, including damages by fire,	-	-	-	75.00
9. Taxes,	-	-	-	7,347.34
10. Insurance,	-	-	-	None.
11. Telegraph expenses,	-	-	-	None.
12. Amount paid other companies as rent for use of road, specifying each company,	-	-	-	None.
13. Amount paid other companies in tolls for passengers and freight, specifying each Co.,	-	-	-	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-	\$3,119.12
15. Total Miscellaneous,	-	-	-	\$46,948.09
16. Amount per mile of road operated,	-	-	-	1,388.99
17. Proportion for Connecticut,	-	-	-	All.
1. * Total expenditure for operating the road,				\$94,757.55

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\* Total amount of the three previous articles.

2. Total cost per mile of road operated,	-	\$2,803.47
3. Proportionate total for Connecticut,	- All.	

## INCOME.

1. From passengers:		
On main road and branches owned by Com-		
pany,	- - - - -	\$51,947.24
To and from other roads,	- - - - -	25,973.62
•2. From freight:		
On main road and branches owned by Com-		
pany,	- - - - -	40,533.96
To and from other roads,	- - - - -	40,533.96
3. U. S. Mails,	- - - - -	3,085.00
4. Rents,	- - - - -	1,353.00
5. Expresses,	- - - - -	3,600.00
6. Other sources, stating what, with amount for		
each,	- - - - -	None.
7. Total income,	- - - - -	167,026.78
8. Income per mile of road operated,	- - - - -	4,941.61
9. Proportionate income for Connecticut,	- All.	
10. Income above operating expenses,	- - - - -	72,269.23
11. Amount paid for interest,	- - - - -	34,844.14
12. Total net income,	- - - - -	37,425.09
13. Number and per cent. dividends, 4 of 1½ per cent. each.		
14. Amount paid in dividends,	- - - - -	35,973.00
15. Paid to sinking fund,	- - - - -	None.
16. Surplus for the year,	- - - - -	1,452.09
17. Surplus last year,	- - - - -	77,911.38
18. Total surplus,	- - - - -	79,363.47
19. Surplus invested as follows :		
Cash and loans,	- - - - -	20,184.97
Balance of accounts due the Company,	- - - - -	7,703.31
Materials, fuel, and stores,	- - - - -	15,641.05
Other items, construction and equipment,	- - - - -	35,834.14

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Construction account,	- - - - -	\$971,094.56
Equipment account,	- - - - -	164,739.58

1876.]

## DANBURY &amp; NORWALK RAILROAD.

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Materials on hand,	-	-	-	-	\$15,641.05
Accounts receivable,	-	-	-	-	7,703.31
Cash on hand,	-	-	-	-	20,184.97
					<u>\$1,179,363.47</u>
				<i>Cr.</i>	
Capital stock,	-	-	-	-	\$600,000.00
Bonds payable,	-	-	-	-	500,000.00
Profit and Loss account,	-	-	-	-	79,363.47
					<u>\$1,179,363.47</u>

## STATEMENT OF EACH ACCIDENT.

April 10, 1875. E. W. Raymond, crossing the track near Norwalk in a close curtained market wagon, was struck by a passenger train and somewhat injured.

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, R. P. FLOWER, 84 Broadway, New York.  
*Vice-President*, JAMES W. HYATT, Norwalk, Conn.  
*Secretary*, HARVEY WILLIAMS, Danbury, Conn.  
*Treasurer*, HARVEY WILLIAMS, Danbury, Conn.  
*Superintendent*, JOHN W. BACON, Danbury, Conn.  
*General Ticket Agent*, HARVEY WILLIAMS, Danbury, Conn.

## BOARD OF DIRECTORS.

R. P. FLOWER, New York.  
H. H. HOLLISTER, New York.  
J. W. HYATT, Norwalk, Conn.  
W. C. STREET, Norwalk, Conn.  
W. K. JAMES, Norwalk, Conn.  
E. S. TWEEDY, Danbury, Conn.  
L. P. HOYT, Danbury, Conn.  
D. P. NICHOLS, Danbury, Conn.  
ORIN BENEDICT, Bethel, Conn.

Attest,

R. P. FLOWER, *President*.

Attest,

HARVEY WILLIAMS, *Treasurer*.



STATE OF CONNECTICUT,        {  
COUNTY OF FAIRFIELD,        { ss.

NOVEMBER 27, 1875.

Then personally appeared, R. P. Flower, President, and Harvey Williams, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JOHN W. BACON,  
*Notary Public.*

# HARTFORD, PROVIDENCE & FISHKILL RAIL-ROAD.

*Return of the Trustees for the Bondholders of the Hartford, Providence and Fishkill Railroad Company for the year ending Sept. 30, 1875, under the Act of 1872.*

## CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$4,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	4,000,000.00
3. * Capital Stock actually paid in, - -	2,037,939.98
4. Capital Stock issued for which par or more was paid in cash or its equivalent, - -	2,037,939.98
5. Capital Stock issued for earnings which had not been divided among the stockholders,	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - -	None.
8. Amount paid in cash on said stock, - -	None.
9. Amount credited on said stock to holders on account of undivided earnings, - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	20,379 <sup>79</sup> / <sub>100</sub>
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	2,037,939.98
15. Total market value on the 30th of September, of the Stock issued,	-	Unknown.
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	16,543.46
17. Proportion of Stock issued for Connecticut,	-	1,588,833.90
18. Amount of Stock held in Connecticut,	-	Unknown.
19. Number of stockholders residing in Connecticut,	-	Unknown.

## DEBTS.

1. Total amount of funded debt,	-	\$2,055,500.00
First mortgage bonds due (when ?)	-	
A portion past due, balance in 1876.		
Rate of interest, seven per cent.		
Second mortgage bonds due (when ?)	-	None.
Rate of interest (what ?) per cent.,	-	None.
All others described in same manner.	-	None.
2. Amount of bonds issued by other parties upon which interest is paid,	-	None.
Rate of interest on same,	-	None.
By whom were these bonds issued, and when due,	-	None.
3. Amount of floating debt,	-	181,172.99
4. Total amount of funded and floating debt,	-	2,236,672.99
5. Proportion of same per mile of road,	-	18,156.73
6. Proportion of same for Connecticut,	-	1,743,772.35

## COST.

1. Total cost of entire road to date,	-	\$4,353,444.92
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	35,340.13
3. Proportion of same for Connecticut,	-	3,394,066.08
4. Total cost of entire equipment,	-	670,874.54
(This item to include locomotives, cars, ma-		



chinery and tools, and machine shops, not included above.)

5. Proportion of same per mile of road,	-	\$5,445.98
6. Proportion of same for Connecticut,	-	523,031.92

## CHARACTERISTICS.

1. Total length of main line of road,	-	122.365 miles.
2. Length of the same in Connecticut,	-	96.040 miles.
3. Length of the same in other States, (giving the names of States and length in each,)	-	
	In Rhode Island,	26.325 miles.
4. Name and length of branches,—		
	Dorrance Street Track, Providence,	.822 miles.
5. Total length of branches,	-	.822 miles.
6. Length of same in Connecticut,	-	None.
7. Aggregate length of sidings,	-	24.759 miles.
8. Length of same in Connecticut,	-	17.317 miles.
9. Total length of track for the entire road,	-	
(single track miles,)	-	147.946 miles.
10. Length of the same in Connecticut,	-	113.357 miles.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	None.
13. Miles of track laid with steel rails,	-	12.127 miles.
14. Aggregate length of wooden bridges,	-	10,808 feet.
15. Aggregate length of iron bridges,	-	None.
16. Aggregate length of stone arch bridges,	-	150 feet.
17. Number of public highways crossed at grade in Connecticut,	-	128
18. Number of public highways crossed under the track in Connecticut,	-	11
19. Number of public highways crossed over the track in Connecticut,	-	22
20. Number of railroads crossed at grade in Connecticut,	-	4
21. Name of each,—		
	Norwich & Worcester, New London Northern, New York, New Haven & Hartford, New Haven & Northampton.	
22. *Total number of stations on the entire road,		58
23. Number of same in Connecticut,	-	40

\* Does not include stations on roads that are leased.

## ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

24. Name, termini, and length of each,—	
Pawtuxet Valley, Riverpoint to Hope, R. I., -	3 miles.
Rockville, Vernon to Rockville, Conn., -	4.50 miles.
South Manchester, Manchester to South Manchester, Conn., - - - -	2.25 miles.
25. Total length of all, - - - -	9.75 miles.
26. Total length of all in Connecticut, - -	6.75 miles.
27. Total number of stations on all roads operated by this company, - - - -	69
28. Total number of same in Connecticut, -	44

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - -	32	88,145
2. Number of passenger cars, average weight,	37	32,000
3. Number of merchandise cars, average weight,	318	15,000
4. Number of baggage cars, average weight, -	15	20,000
5. Number of gravel and other cars, (including one tool car,) - - - -	71	
6. Number of men employed exclusive of those engaged in construction, - - - -		710
7. Average rate of speed of express passenger trains when in motion, - - - -	30 m. per hour.	
8. Average rate of same including stops, -	28 m. per hour.	
9. Average rate of speed of accommodation trains,	22 m. per hour.	
10. Highest rate of speed allowed freight trains in motion, - - - -	20 m. per hour.	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,*—	
Quidnick to Anthony, $\frac{1}{2}$ mile, -	.10
(No fare less than 10 cents.)	
2. Highest rate of same for distances more than three miles,* - - - - Average about	.05
3. Highest rate per mile for through passengers,*	.0333
4. General average rates received,* - - -	.0347

\* Not to include commutation fares.

5. Average rate for commutation per mile, -	.01
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, .48, .40, .32, .24	
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes, -	.03
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, -	.06

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - -	401,097 $\frac{3}{4}$
2. Miles run by freight trains, - -	182,380 $\frac{1}{4}$
3. Miles run by other trains, (includes switching,) -	81,831 $\frac{1}{2}$
4. Total miles run, - - - -	665,309 $\frac{1}{2}$
5. Number of passengers carried, - -	1,293,435
6. Number of passengers carried one mile, -	15,013,844
7. Number of passengers carried one mile to and from other roads, - - - -	2,665,263
8. Tons of merchandise carried, - - -	293,923
9. Tons of merchandise carried one mile, -	7,348.401
10. Tons of merchandise carried to and from other roads, - - - -	131,737

\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road, - -	None.
2. Land or land damages, - - -	None.
3. New buildings, - - - -	\$2,333.89
4. New rolling stock, - - - -	4,001.50
5. Any other expenditure, (tunnel, side tracks, etc.,) - - - -	113,929.11
6. Total, - - - -	\$120,264.50

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - -	\$118,904.89
2. New iron rails, (No. of tons and cost,)— 1,009 $\frac{3}{4}$ $\frac{200}{40}$ tons, 58,687.21	

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



## 3. New steel rails, (No. of tons and cost,)—

Partially paid for with old iron rails, 1,010  $\frac{8,000}{2240}$  tons, \$48,943.72

4. Repairs of bridges, . . . . .	9,721.74
5. Repairs of buildings and fixtures, etc., . . . . .	31,292.75
6. Repairs of fences, . . . . .	8,361.36
7. Removing ice and snow, . . . . .	5,174.91
8. Total for maintenance of way, . . . . .	\$281,086.58
9. Cost per mile of road kept in repair, . . . . .	2,114.43
10. Proportion for Connecticut, . . . . .	217,342.26

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, }				
2. Repairs of machinery, }				53,163.57
3. Repairs of passenger, baggage, and mail cars, . . . . .				32,982.93
4. Repairs of freight cars, . . . . .				41,286.17
5. Cost of fuel: . . . . .				
Wood, \$23,147.25	} Total, . . . . .			116,807.44
Coal, 93,660.19				
6. Oil used by engines and cars, etc., . . . . .				11,612.36
7. Waste and other material used for cleaning, . . . . .				1,869.93
8. Total for maintenance of motive power and cars, . . . . .				\$257,722.40
9. Cost per mile of road operated, . . . . .				1,938.68
10. Proportion for Connecticut, . . . . .				199,276.92

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, . . . . .	\$74,385.14
2. Salaries, wages, and incidentals chargeable to freight department, . . . . .	76,205.74
3. Wages of switchmen, signal men, gate keepers, and watchmen, . . . . .	38,400.00
4. Gratuities, . . . . .	None.
5. Damages for injuries to persons, . . . . .	720.18
6. Damages for cattle killed, . . . . .	173.00
7. Damages for loss of goods and baggage, . . . . .	1,175.11
8. Damages to property, including damages by fire, . . . . .	1,756.80
9. Taxes, . . . . .	18,256.58
10. Insurance, . . . . .	8,239.31
11. Telegraph expenses, . . . . .	4,182.93

12. Amount paid other companies as rent for use of road and stations, specifying each company,—

Boston & Providence,	-	\$5,000.00	
N. H. & Northampton Co.,		2,700.00	
Naugatuck,	-	1,500.00	
N. Y., N. H. & Hart.,	-	175.00	
Rockville,	-	9,000.00	
Pawtuxet Valley,	-	14,685.00	
Dorrance street, Prov.,	-	3,500.00	
Sundry small amounts for station accommodations,			
etc.,	-	1,213.78	\$37,773.78

13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - - None.

14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - - 21,951.26

15. Total miscellaneous, - - - \$283,219.83

16. Amount per mile of road operated, - 2,130.48

17. Proportion for Connecticut, - 218,992.04

\* 1. Total expenditure for operating the road, \$822,028.81

2. Total cost per mile of road operated, - 6,183.59

3. Proportionate total for Connecticut, - 635,611.22

#### INCOME.

1. From passengers:

On main road and branches owned by Company,	-	-	-	\$402,965.46
To and from other roads,	-	-	-	82,899.63

2. From freight:

On main road and branches owned by Company,	-	-	-	226,096.63
To and from other roads,	-	-	-	220,588.40

3. U. S. Mails, - - - 10,300.00

4. Rents, - - - 30,793.58

5. Expresses, - - - 17,577.78

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\* Total amount of the three previous articles.

6. Other sources, stating what, with amount for each,	-	-	-	-	None.
7. Total Income,	-	-	-	-	\$991,221.48
8. Income per mile of road operated,	-	-	-	-	7,456.32
9. Proportionate income for Connecticut,	-	-	-	-	766,435.13
10. Income above operating expenses,	-	-	-	-	169,192.67
11. Amount paid for interest,	-	-	-	-	166,321.51
12. Total net income,	-	-	-	-	2,871.16
13. Number and per cent. dividends,	-	-	-	-	None.
14. Amount paid in dividends,	-	-	-	-	None.
15. Paid to sinking fund,	-	-	-	-	None.
16. Surplus for the year,	-	-	-	-	2,871.16
17. Surplus last year, (as heretofore reported,)	-	-	-	-	212,016.87
18. Total surplus,	-	-	-	-	214,888.03
19. Surplus invested as follows:					
Cash and loans,	-	-	-	-	None.
Balance of accounts due the Company,	-	-	-	-	None.
Materials, fuel, and stores,	-	-	-	-	214,888.03
Other items,	-	-	-	-	

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30TH, 1875.

<i>Dr.</i>					
Railway in Connecticut,	-	-	-	-	\$1,261,789.96
Railway in Rhode Island,	-	-	-	-	481,000.00
Equipment,	-	-	-	-	693,150.00
Machinery, tools, and station fixtures,	-	-	-	-	59,465.04
Materials for repairs of roadway,	-	-	-	-	139,182.02
Fuel and supplies,	-	-	-	-	69,715.80
Sundry accounts,	-	-	-	-	28,967.54
Coupon account,	-	-	-	-	36,885.00
Other roads,	-	-	-	-	11,463.64
Repair account, (Laurel St. bridge, August flood,)	-	-	-	-	10,287.30
					<u>\$2,791,906.30</u>
<i>Cr.</i>					
Bonds payable in Connecticut,	-	-	-	-	\$1,574,500.00
Bonds payable in Rhode Island,	-	-	-	-	481,000.00
Floating liabilities,	-	-	-	-	218,136.63
Loan account,	-	-	-	-	74,482.20
Other roads,	-	-	-	-	36,503.45
Profit and loss,	-	-	-	-	407,284.02
					<u>\$2,791,906.30</u>



## STATEMENT OF EACH ACCIDENT.

Date.	Where occurred.	Name.	Nature of accident.	Result.
October 20, 1874.	At Bristol, Conn.	A. E. Bailey, brakeman.	Hand caught while coupling cars.	Injuries severe.
October 21, 1874.	At New Britain, Conn.	T. Andrews, flagman.	Struck by engine while trying to prevent collision between Berlin train and a team.	Died.
November 10, 1874.	Near Sterling, Conn.	Lyman Tyler.	Struck by engine while walking on track.	Killed.
November 14, 1874.	At Rockville, Conn.	Woman, unknown.	Jumped from moving train.	Injuries severe.
December 25, 1874.	Near Manchester, Conn.	Mrs. M. Quirk.	Struck by engine while walking on track.	Killed.
January 6, 1875.	At Providence, R. I.	Albert Barber, brakeman.	Hand caught while coupling cars.	Injuries severe.
March 10, 1875.	Near Conn. River Bridge.	Dennis Quinn, night watchman.	Struck by engine while moving hand-car from track.	Injuries severe.
April 8, 1875.	At Plainfield, Conn.	Man, unknown.	Found dead on track, supposed to have been killed by night freight train while attempting to steal a ride.	Killed.
April 9, 1875.	Near Parkville, Conn.	John O'Neil.	Lying on track, struck by engine.	Killed.
May 7, 1875.	At Hartford, Conn.	Henry Mitchell.	Jumped from moving train.	Injuries severe.
June 8, 1875.	At Vernon, Conn.	James Connor, brakeman.	Fell from freight train.	Killed.
July 6, 1875.	At Willimantic, Conn.	Charles Holt.	Lying on track, run over by freight car.	Died.
July 31, 1875.	At Rockville, Conn.	Michael Cashen.	Lying on track, struck by engine.	Died.
August 18, 1875.	Near Waterville, Conn.	James A. Mulligan, engineer.	Culvert undermined by heavy rain, fell in as engine was passing over.	Injuries severe.
August 18, 1875.	Near Waterville, Conn.	Walter Pierce, fireman.	Culvert undermined by heavy rain, fell in as engine was passing over.	Died.

## LIST OF OFFICERS AND TRUSTEES.

## OFFICERS.

*President Board of Trustees*, GEO. M. BARTHOLOMEW,  
Hartford, Conn.  
*Secretary*, JOHN M. BELDEN, Hartford, Conn.  
*Superintendent*, SAMUEL NOTT, Hartford, Conn.  
*Assistant Superintendent*, JOHN T. McMANUS, Hartford, Ct.  
*General Ticket Agent*, LUCIUS TUTTLE, Hartford, Conn.  
*General Freight Agent*, ALBERT G. TUTTLE, Hartford, Ct.

## BOARD OF TRUSTEES FOR BONDHOLDERS.

GEO. M. BARTHOLOMEW, Hartford, Conn.  
CALVIN DAY, Hartford, Conn.  
F. B. COOLEY, Hartford, Conn.  
S. T. OLNEY, Providence, R. I.  
HENRY LIPPITT, Providence, R. I.  
ELISHA DYER, Providence, R. I.  
BENJAMIN TRIPP, Providence, R. I.

Attest,	GEORGE M. BARTHOLOMEW,	} <i>Trust-</i>
Attest,	CALVIN DAY,	

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, }

HARTFORD, November 23, 1875.

Then personally appeared Geo. M. Bartholomew and Calvin Day, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief, before me.

HENRY R. SNATH,  
*Notary Public.*

## HOUSATONIC RAILROAD.

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*Return of the Housatonic Railroad Company for the year ending September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$2,000,000.00
2. Capital Stock authorized by votes of the Company, -	-	2,000,000.00
3. *Capital Stock actually paid in, -	-	2,000,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	-	2,000,000.00
5. Capital Stock issued for earnings which had not been divided among the stockholders,	None.	
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	-	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	-	None.
8. Amount paid in cash on said stock, -	-	None.
9. Amount credited on said stock to holders on account of undivided earnings, -	-	
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, -	-	
11. Amount credited on said stock from any other account, stating the particular account, or accounts, -	-	

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of Stock issued,	-	20,000
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	2,000,000.00
15. Total market value on the 30th of September, of the Stock issued,	- -	1,062,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	27,027.02
17. Proportion of Stock issued for Connecticut,	-	2,000,000.00
18. Amount of Stock held in Connecticut,	-	1,000,000.00
19. Number of stockholders residing in Con- necticut,	- - - -	410

## DEBTS.

1. Total amount of funded debt,	-	\$541,000.00
First mortgage bonds due 1877,	-	191,000.00
Rate of interest, 7 per cent.,	-	
Second mortgage bonds due 1885,	-	100,000.00
Rate of interest, 7 per cent.,	-	
All others described in same manner, due 1889, rate of interest 6 per cent.,	-	100,000.00
Equipment bonds due 1883 ; rate of interest 7 per cent.,	- - - -	150,000.00
2. Amount of bonds issued by other parties upon which interest is paid,	- -	None.
Rate of interest on same,	- -	None.
By whom were these bonds issued, and when due,	- - - -	None.
3. Amount of floating debt,	-	223,153.36
4. Total amount of funded and floating debt,	-	764,153.36
5. Proportion of same per mile of road,	-	10,326.40
6. Proportion of same for Connecticut,	-	764,153.36

## COST.

1. Total cost of entire road to date,	-	\$2,006,751.23
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering).		
2. Proportion of same per mile of road,	-	27,118.26
3. Proportion of same for Connecticut,	-	All.

4. Total cost of entire equipment, - -	\$502,078.73
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, - -	6,784.85
6. Proportion of same for Connecticut, - -	All.

## CHARACTERISTICS.

1. Total length of main line of road, - -	74 miles.
2. Length of the same in Connecticut, - -	All.
3. Length of the same in other States (giving the names of States and length in each), - -	None.
4. Name and length of branches, - -	None.
5. Total length of branches, - -	None.
6. Length of same in Connecticut, - -	None.
7. Aggregate length of sidings, - -	7 miles.
8. Length of same in Connecticut, - -	All.
9. Total length of track for the entire road (single track miles), - -	81 miles.
10. Length of the same in Connecticut, - -	All.
11. Total length of double track, - -	None.
12. Length of same in Connecticut, - -	None.
13. Miles of track laid with steel rails, - -	8 miles.
14. Aggregate length of wooden bridges, - -	874 feet.
15. Aggregate length of iron bridges, - -	None.
16. Aggregate length of stone arch bridges, - -	250 feet.
17. Number of public highways crossed at grade in Connecticut, - -	88
18. Number of public highways crossed under the track in Connecticut, - -	1
19. Number of public highways crossed over the track in Connecticut, - -	None.
20. Number of railroads crossed at grade in Connecticut, - -	3
21. Name of each,—New York, New Haven & Hartford, Shepaug, Connecticut Western.	
22. *Total number of stations on the entire road,	20
23. Number of same in Connecticut, - -	All.

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\*Does not include stations on roads that are leased.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS  
COMPANY UNDER LEASE.

24. Name, termini, and length of each, -	-	
Berkshire, -	22 miles.	
Stockbridge and Pittsfield, -	22 miles.	
West Stockbridge, -	3 miles.	
N. Y., Housa. & Northern, -	5.5 miles.	
25. Total length of all, -	-	52.5 miles.
26. Total length of all in Connecticut, -	-	5.5 miles.
27. Total number of stations on all roads operated by this company, -	-	37
28. Total number of same in Connecticut, -	-	20

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full, -	19	91,000
2. Number of passenger cars, average weight, -	18	35,000
3. Number of merchandise cars, average weight, -	400	15,000
4. Number of baggage cars, average weight, -	9	29,000
5. Number of gravel and other cars, -	5	
6. Number of men employed exclusive of those engaged in construction, -	450	
7. Average rate of speed of express passenger trains when in motion, -	No Express Trains.	
8. Average rate of same including stops, -	None.	
9. Average rate of speed of accommodation trains, -	25 miles.	
10. Highest rate of speed allowed freight trains in motion, -	15 miles.	

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* -	.05
2. Highest rate of same for distances more than three miles,* -	.045
3. Highest rate per mile for through passengers,*	.03
4. General average rates received,* -	.0301
5. Average rate for commutation per mile. -	.03

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\*Not to include commutation fares.



- |  |   |
|--|---|
| 6. Highest rate of freight per ton per mile, for<br>first, second, third, and fourth classes,      | .26, .20, .16, .12  |
| 7. Lowest contract rate of same per ton per mile,<br>for first, second, third, and fourth classes, | .2 $\frac{1}{2}$ , .2 $\frac{1}{2}$ , .2 $\frac{1}{2}$ , .1 $\frac{1}{4}$ |
| 8. Average rate of freight per ton per mile, for<br>first, second, third, and fourth classes,      | .029  |

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	215,736
2. Miles run by freight trains,	-	-	195,474
3. Miles run by other trains,	-	-	17,026
4. Total miles run,	-	-	428,236
5. Number of passengers carried,	-	-	278,338
6. Number of passengers carried one mile,	-	-	6,419,375
7. Number of passengers carried one mile to and from other roads,	-	-	1,918,142
8. Tons of merchandise carried,	-	-	215,707
9. Tons of merchandise carried one mile,	-	-	14,368,979
10. Tons of merchandise carried to and from other roads,	-	-	93,650

\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT  
DURING THE YEAR.

1. Extension or alteration of road,	-	-	None.
2. Land or land damages,	-	-	None.
3. New buildings,	-	-	None.
4. New rolling stock,	-	-	\$5,000.00
5. Any other expenditure, steel rails, cost in excess of iron rails,	-	-	18,880.04
6. Total,	-	-	<u>\$23,880.04</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$95,213.91
2. New iron rails, (No. of tons and cost), 2,017 tons, less 1,409 tons old rails exchanged,	-	-	18,231.70

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\*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

3. New steel rails, (No. of tons and cost), 815, -	\$45,086.32
4. Repairs of bridges, - - - -	1,652.63
5. Repairs of buildings and fixtures, - -	11,800.30
6. Repairs of fences, - - - -	1,873.03
7. Removing ice and snow, - - - -	None.
8. Total for maintenance of way, - -	\$173,857.89
9. Cost per mile of road kept in repair, -	1,374.37
10. Proportion for Connecticut, - -	109,262.36

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - -	\$10,430.57
2. Repairs of machinery, - - -	4,108.23
3. Repairs of passenger, baggage, and mail cars,	8,847.38
4. Repairs of freight cars, - - -	21,688.30
5. Cost of fuel :	
Wood, \$1,344.34 } Total, - - -	50,411.52
Coal, 49,067.18 }	
6. Oil used by engines and cars, - - -	8,775.73
7. Waste and other material used for cleaning, -	2,172.31
8. Total for maintenance of motive power and cars, - - - -	\$106,434.04
9. Cost per mile of road operated, -	841.38
10. Proportion for Connecticut, - -	66,889.71

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$45,511.23
2. Salaries, wages, and incidentals chargeable to freight department, - - -	77,086.73
3. Wages of switchmen, signalmen, gate-keepers and watchmen, - - - -	6,480.00
4. Gratuities, - - - -	None.
5. Damages for injuries to persons, - -	69.00
6. Damages for cattle killed, - - -	111.58
7. Damages for loss of goods and baggage, -	68.57
8. Damages to property, including damages by fire, - - - -	338.00
9. Taxes, - - - -	9,519.94
10. Insurance, - - - -	4,145.56
11. Telegraph expenses, - - - -	None.

12. Amount paid other companies as rent for use of road, specifying each company:

Berkshire, - - -	42,000.00
Stockbridge & Pittsfield, - - -	31,409.00
West Stockbridge, - - -	697.04
N. Y., Housa. & Northern, - - -	5,752.11

\$79,858.15

13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -

14. General salaries and office expenses, law expenses, and all other expenses, (except interest), not included in any of the above items, - - - - -

45,788.45

15. Total Miscellaneous, - - - - - \$268,977.21

16. Amount per mile of road operated, - - - 2,126.30

17. Proportion for Connecticut, - - - 169,041.00

1. \*Total expenditure for operating the road, \$549,269.14

2. Total cost per mile of road operated, - 4,342.05

3. Proportionate total for Connecticut, - 345,192.97

#### INCOME.

1. From passengers :

On main road and branches owned by Company, - - - - - \$137,005.75

To and from other roads, - - - - - 57,544.26

2. From freight and milk :

On main road and branches owned by Company, - - - - - 260,903.20

To and from other roads, - - - - - 198,767.50

3. U. S. Mails, - - - - - 11,563.75

4. Rents, - - - - -

5. Expresses, - - - - - 15,000.00

6. Other sources, stating what, with amount for each: Wharfage, 1,225.26

7. Total income, - - - - - 682,009.72

8. Income per mile of road operated, - - - 5,391.38

9. Proportionate income for Connecticut, - 428,614.71

10. Income above operating expenses, - - - 132,740.58

\*Total amount of the three previous articles.



11. Amount paid for interest,	-	-	-	\$58,949.79
12. Total net income,	-	-	-	73,790.79
13. Number and per cent. dividends, one of 4, one of 2.				
14. Amount paid in dividends,	-	-	-	70,800.00
15. Paid to sinking fund,	-	-	-	None.
16. Surplus for the year,	-	-	-	2,990.79
17. Surplus last year,	-	-	-	83,315.07
18. Total surplus,	-	-	-	86,305.86
19. Surplus invested as follows :				
Cash and loans,	-	-	-	26,870.87
Balance of accounts due the Company,	-			30,379.10
Materials, fuel, and stores,	-	-		29,055.89
Other items,	-	-	-	

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

To cost of road and equipment,	-	-	-	\$2,508,829.96
real estate,	-	-	-	22,451.91
the Ames' property,	-	-	-	167,389.19
materials on hand, wood, coal, tallow, waste, oil, and for repairs road, &c.,	-	-	-	57,790.16
acc'ts receivable,	-	-	-	31,387.09
cash,	-	-	-	26,870.87
bills receivable,	-	-	-	797.23
sinking fund,	-	-	-	93,908.89
				<hr/>
				\$2,909,425.30

*Cr.*

By capital stock, old, 8,200 shares, preferred, 11,800 shares,	-	-	-	\$2,000,000.00
funded debt,	-	-	-	191,000.00
unfunded debt,	-	-	-	350,000.00
bills payable,	-	-	-	163,183.67
accounts payable,	-	-	-	59,969.69
accumulated sinking fund profits,	-	-	-	58,966.08
profit and loss,	-	-	-	86,305.86
				<hr/>
				\$2,909,425.30

## STATEMENT OF EACH ACCIDENT.

Nov. 27, 1874. William Doten, of Sheffield, Mass., said to be a pauper and foolish, was struck by engine of milk train, while he was walking on the track, just north of Falls Village station, and injured so seriously that he died.

Feb. 26, 1875. Charles Davis, was run over and killed by passenger train about one half mile from Danbury station. He was lying on the track in an intoxicated condition. Age about 35 years.

May 31, 1875. George Ingersoll, age 19 years, of West Stockbridge, Mass., a brakeman in the employ of the company, while he and another brakeman were chasing each other, fell from the top of a car on to the track and a portion of the train passed over him, killing him.

Sept. 6, 1875. Mr. Augustus H. Knapp, of Danbury, aged about 40 years, married, got aboard of passenger train at Cornwall Bridge station, and after train had started, in attempting to get off and go back for something he had left behind, fell on to the track, a portion of the train passing over him, injuring him so seriously that he died a few hours after.

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LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*—HON. WM. H. BARNUM, Lime Rock, Conn.

*Vice-President*—D. S. DRAPER, Gt. Barrington, Mass.

*Secretary*—CHAS. K. AVERILL, Bridgeport, Conn.

*Treasurer*—CHAS. K. AVERILL, Bridgeport, Conn.

*Superintendent*—H. W. FRANKLIN, Canaan, Conn.

*General Ticket Agent*—H. D. AVERILL, Bridgeport, Conn.

*General Freight Agent*—H. C. COGSWELL, Bridgeport, Conn.

## BOARD OF DIRECTORS.

W. H. BARNUM, Lime Rock, Conn.

SAMUEL WILLETS, New York.

G. W. PEET, Falls Village, Conn.

ED. LEAVITT, New York.

HORACE NICHOLS, Bridgeport, Conn.

WM. D. BISHOP, Bridgeport, Conn.

D. S. DRAPER, Gt. Barrington, Mass.

CHAS. A. PECK, New York.

A. B. MYGATT, New Milford, Conn.

Attest,        DAVID S. DRAPER, *Vice-President.*Attest,        CHARLES K. AVERILL, *Treasurer.*

STATE OF CONNECTICUT,        }  
    COUNTY OF FAIRFIELD.        }

BRIDGEPORT, November 3, 1875.

Then personally appeared David S. Draper, Vice-President, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief.

Before me,

CHAS. K. AVERILL, *Notary Public.*

STATE OF CONNECTICUT,        }  
    COUNTY OF FAIRFIELD.        }

BRIDGEPORT, November 3, 1875.

Then personally appeared Charles K. Averill, Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief.

Before me,

F. P. NORMAN, *Notary Public.*



## NAUGATUCK RAILROAD.

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*Return of the Naugatuck Railroad Company, for the year ending  
September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, - .	\$2,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	2,000,000.00
3. *Capital Stock actually paid in, - -	1,885,900.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, - -	1,208,300.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	142,700.00
6. Capital Stock issued upon which no payment ment has been made either in cash or its equivalent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - -	534,900.00
8. Amount paid in cash on said stock, - -	86,075.00
9. Amount credited on said stock to holders on account of undivided earnings, - -	
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - -	448,825.00
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	18,859
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	1,885,900.00
15. Total market value on the 30th of September, of the Stock issued,	-	1,980,195.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	33,349.25
17. Proportion of Stock issued for Connecticut,	-	1,672,400.00
18. Amount of Stock held in Connecticut,	-	1,292,100.00
19. Number of stockholders residing in Con- necticut,	-	353

## DEBTS.

1. Total amount of funded debt,	-	\$99,000.00
First mortgage bonds due July 10, 1876,	-	
Rate of interest, 7 per cent.,	-	
Second mortgage bonds due (when?)	-	None.
Rate of interest (what?) per cent,	-	
2. Amount of bonds issued by other parties upon which interest is paid,	-	
Rate of interest on same,	-	
By whom were these bonds issued, and when due,	-	
3. Amount of floating debt,	-	Nothing.
4. Total amount of funded and floating debt,	-	99,000.00
5. Proportion of same per mile of road,	-	1,750.66
6. Proportion of same for Connecticut,	-	All.

## COST.

1. Total cost of entire road to date,	-	\$1,822,765.20
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	32,232.80
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	234,086.57
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)		

5. Proportion of same per mile of road,	-	\$4,139.46
6. Proportion of same for Connecticut,	-	All.

## CHARACTERISTICS.

1. Total length of main line of road,	-	56.55 miles.
2. Length of the same in Connecticut,	-	All.
3. Length of the same in other States (giving the names of States and length in each,)	-	None.
4. Name and length of branches,	-	None.
5. Total length of branches,	-	None.
6. Length of same in Connecticut,	-	None.
7. Aggregate length of sidings,	-	9.38 miles.
8. Length of same in Connecticut,	-	All.
9. Total length of track for the entire road (single track, miles,)	-	65.93 miles.
10. Length of same in Connecticut,	-	All.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	All.
13. Miles of track laid with steel rails,	-	28.52 miles.
14. Aggregate length of wooden bridges,	-	4,079 feet.
15. Aggregate length of iron bridges,	-	None.
16. Aggregate length of stone arch bridges,	-	15 feet.
17. Number of public highways crossed at grade in Connecticut,	-	51
18. Number of public highways crossed under the track in Connecticut,	-	1
19. Number of public highways crossed over the track in Connecticut,	-	1
20. Number of railroads crossed at grade in Connecticut,	-	1
21. Name of each:	N. H. & Derby.	
22. *Total number of stations on the entire road,	-	19
23. Number of same in Connecticut,	-	All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

24. Name, termini, and length of each:			
Watertown and Waterbury,	-	-	4.5 Miles.
25. Total length of all,	-	-	4.5

\* Does not include stations on roads that are leased.



26. Total length of all in Connecticut, - - All.  
 27. Total number of stations on all roads operated  
     by this company, - - - 2 & 1 flag sta'n.  
 28. Total number of same in Connecticut, - All.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	12	90,000
2. Number of passenger cars, average weight, -	16	36,000
3. Number of merchandise cars, average weight, -	279	16,000
4. Number of baggage cars, average weight, -	4	
5. Number of gravel and other cars, - - -	None.	
6. Number of men employed exclusive of those engaged in construction, - - -	202	
7. Average rate of speed of express passenger trains when in motion, - - -	None.	
8. Average rate of same including stops, -		
9. Average rate of speed of accommodation trains, including stops, - - -	20 Miles.	
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 Miles.	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,\* - - .05  
 2. Highest rate of same for distances more than three miles,\* - - - .0416  
 3. Highest rate per mile for through passengers,\* .03  
 4. General average rates received,\* - - .0368  
 5. Average rate for commutation per mile.  
 6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, \$1.20, 1.00, .80, .60  
 7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, \$3.23  
 8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,  $8\frac{23}{100}$ ,  $7\frac{60}{100}$ ,  $6\frac{32}{100}$ ,  $5\frac{50}{100}$

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - 85,026

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\* Not to include commutation fares.

2. Miles run by freight trains, . . . .	130,491
3. Miles run by other trains, . . . .	22,441
4. Total miles run, . . . .	237,958
5. Number of passengers carried, . . . .	291,436
6. Number of passengers carried one mile, . . . .	6,207,461
7. Number of passengers carried one mile to and from other roads, . . . .	2,450,048
8. Tons of merchandise carried, . . . .	178,376
9. Tons of merchandise carried one mile, . . . .	4,098,560
10. Tons of merchandise carried to and from oth- er roads, . . . .	20,034

EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.—None.

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, . . . .	\$66,132.68
2. New iron rails, (No. of tons and cost,) . . . .	None.
3. New steel rails, (No. of tons and cost,) . . . .	None.
4. Repairs of bridges, . . . .	7,090.39
5. Repairs of buildings and fixtures, . . . .	10,893.65
6. Repairs of fences, . . . .	103.50
7. Removing ice and snow, . . . .	441.76
8. Total for maintenance of way, . . . .	\$84,661.98
9. Cost per mile of road kept in repair, . . . .	1,386.76
10. Proportion for Connecticut, . . . .	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, . . . .	\$17,106.29
2. Repairs of machinery, . . . .	None.
3. Repairs of passenger, baggage, and mail cars, . . . .	8,509.60
4. Repairs of freight cars, . . . .	8,726.56
5. Cost of fuel :	
Wood, \$ 946.50 } Total, . . . .	24,426.35
Coal, 23,479.85 }	
6. Oil used by engines and cars, . . . .	1,982.38
7. Waste, and other material used for cleaning, . . . .	1,565.44
8. Total for maintenance of motive power and cars, . . . .	\$62,316.62

9. Cost per mile of road operated,	-	\$1,020.75
10. Proportion for Connecticut,	-	All.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	\$26,421.41
2. Salaries, wages, and incidentals chargeable to freight department,	-	65,916.41
3. Wages of switchmen, signal men, gate keepers, and watchmen,	-	in 1 & 2.
4. Gratuities,	-	None.
5. Damages for injuries to persons,	-	None.
6. Damages for cattle killed,	-	None.
7. Damages for loss of goods and baggage,	-	333.95
8. Damages to property, including damages by fire,	None.	
9. Taxes,	-	18,791.14
10. Insurance,	-	3,179.17
11. Telegraph expenses,	-	None.
12. Amount paid other companies as rent for use of road, specifying each company,	-	None.
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	
N. Y., N. H. & H. R. R. Co., in 1 & 2,	-	\$16,116.95
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	17,447.65
15. Total miscellaneous,	-	\$132,089.73
16. Amount per mile of road operated,	-	2,163.63
17. Proportion for Connecticut,	-	All.
1. *Total expenditure for operating the road,	-	\$279,068.33
2. Total cost per mile of road operated,	-	4,571.14
3. Proportionate total for Connecticut,	-	All.

## INCOME.

1. From passengers :		
On main road and branches, owned by Company,	-	\$112,722.40

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\* Total amount of the three previous articles.



1876.]

## NAUGATUCK RAILROAD.

193

To and from other roads, - - -	\$73,501.43
2. From freight :	
On main road and branches, owned by Com-	
pany, - - - - -	248,887.21
To and from other roads, - - -	38,012.01
3. U. S. Mails, - - - - -	6,874.03
4. Rents, - - - - -	5,798.96
5. Expresses, - - - - -	10,500.00
6. Other sources, stating what, with amount for each,	
Interest, 1,564.13; Dividends, 551.95; Extra	
Baggage, 395.45; wharfage and switching,	
2,588.52, - - - - -	5,100.05
7. Total income, - - - - -	501,396.09
8. Income per mile of road operated, - - -	8,212.87
9. Proportionate income for Connecticut, - All.	
10. Income above operating expenses, - - -	222,327.76
11. Amount paid for interest, - - - - -	6,994.18
12. Total net income, - - - - -	215,333.58
13. Number and per cent. dividends, two of 5 per ct. each.	
14. Amount paid in dividends, - - - - -	188,465.00
15. Paid to sinking fund, - - - - -	None.
Old claims, \$2,244.44; Loss in railroad	
stocks, \$10,000.00, - - - - -	12,244.44
16. Surplus for the year, - - - - -	14,624.14
17. Surplus last year, - - - - -	251,262.02
18. Total surplus, - - - - -	265,886.16
19. Surplus invested as follows : - - - - -	
Cash and loans, - - - - -	67,153.04
Balance of accounts due the Company, -	50,754.42
Materials, fuel, and stores, - - - - -	45,278.05
Other items, - - - - -	102,700.65

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Construction and equipment, - - -	\$2,056,851.77
Due from stations, - - - - -	46,884.21
Due from General Post Office Dep'tment, - - -	1,940.33
Due from individuals and corporations, - - -	1,929.85
Railroad stocks, - - - - -	7,600.00

Railroad bonds, . . . . .	\$5,000.00
Camden rolling mill property, . . . . .	24,329.90
Notes receivable, . . . . .	1,700.00
Real Estate, . . . . .	35,212.79
Cash, . . . . .	52,853.04
Materials on hand, . . . . .	45,278.05
	<u>\$2,279,579.94</u>

Cr.

Capital Stock, . . . . .	\$1,885,900.00
Mortgage bonds due in 1876, conv., . . . . .	49,000.00
Mortgage bonds due in 1876, non-conv., . . . . .	50,000.00
Coupon interest, . . . . .	1,231.57
September expenses, . . . . .	22,126.16
Accounts payable, . . . . .	997.10
N. Y., N. H. & Hartford R. R. Co., . . . . .	4,370.62
Connecticut Western R. R. Co., . . . . .	68.33
Profit and loss, . . . . .	265,886.16
	<u>\$2,279,579.94</u>

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, E. F. BISHOP, Bridgeport, Conn.  
*Secretary*, H. NICHOLS, Bridgeport, Conn.  
*Treasurer*, H. NICHOLS, Bridgeport, Conn.  
*Superintendent*, GEO. W. BEACH, Bridgeport, Conn.  
*General Ticket Agent*, WM. TOMLIN, Bridgeport, Conn.

## BOARD OF DIRECTORS.

W. D. BISHOP, Bridgeport, Conn.  
R. TOMLINSON, Bridgeport, Conn.  
E. F. BISHOP, Bridgeport, Conn.  
J. G. WETMORE, Winsted, Conn.  
A. L. DENNIS, Newark, N. J.  
HENRY BRONSON, New Haven, Conn.  
J. B. ROBERTSON, New Haven, Conn.  
R. M. BASSETT, Derby, Conn.  
F. J. KINGSBURY, Waterbury, Conn.

Attest,

E. F. BISHOP, *President*.

Attest,

H. NICHOLS, *Treasurer*.

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, }

November 29, 1875.

Then personally appeared, E. F. Bishop, President, and H. Nichols, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

GEORGE W. BEACH,  
*Notary Public.*



## NEW CANAAN RAILROAD.

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*Return of the New Canaan Railroad Company, for the year ending  
September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$200,000.00
2. Capital Stock authorized by votes of the Com- pany, -	200,000.00
3. * Capital Stock actually paid in, -	164,050.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	164,050.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.
8. Amount paid in cash on said stock, -	None.
9. Amount credited on said stock to holders on account of undivided earnings, -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	3,281
13. Par value per share of Capital Stock,	-	\$50.00
14. Total par value of Stock issued,	-	164,050.00
15. Total market value on the 30th of September, of the Stock issued,	-	Nominal.
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	19,766.86
17. Proportion of Stock issued for Connecticut,	-	All.
18. Amount of Stock held in Connecticut,	-	137,000.00
19. Number of stockholders residing in Con- necticut,	-	207

## DEBTS.

1. Total amount of funded debt,	-	\$91,758.55
First mortgage bonds due, 1878.		
Rate of interest, 7 per cent.		
Second mortgage bonds due (when ?)	-	None.
Rate of interest, (what ?) per cent.,	-	
2. Amount of bonds issued by other parties up- on which interest is paid,	-	None.
Rate of interest on same,	-	
By whom were these bonds issued, and when due,		
3. Amount of floating debt,	-	4,102.06
4. Total amount of funded and floating debt,	-	95,860.61
5. Proportion of same per mile of road,	-	11,550.52
6. Proportion of same for Connecticut,	-	All.

## COST.

1. Total cost of entire road to date,	-	\$230,746.03
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	27,803.26
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	26,697.90
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)		

- |   |   |            |
|---|---|------------|
| 5. Proportion of same per mile of road, | - | \$3,216.91 |
| 6. Proportion of same for Connecticut,  | - | All.       |

## CHARACTERISTICS.

- |  |   |                                       |
|--|---|---------------------------------------|
| 1. Total length of main line of road,  | -   | 8 $\frac{1}{2}$ $\frac{58}{8}$ miles. |
| 2. Length of the same in Connecticut,  | -   | All.                                  |
| 3. Length of the same in other States (giving the names of States and length in each),                                       | -   | None.                                 |
| 4. Name and length of branches,  | -   | None.                                 |
| 5. Total length of branches,   | -   | None.                                 |
| 6. Length of same in Connecticut,  | -   | None.                                 |
| 7. Aggregate length of sidings,  | -   | 2,380 feet.                           |
| 8. Length of same in Connecticut,  | -   | All.                                  |
| 9. Total length of track for the entire road (single track miles),   | -   | 8 $\frac{3}{8}$ $\frac{2}{8}$ miles.  |
| 10. Length of the same in Connecticut,   | -   | All.                                  |
| 11. Total length of double track,  | -   | None.                                 |
| 12. Length of same in Connecticut,   | -   | None.                                 |
| 13. Miles of track laid with steel rails,  | -   | None.                                 |
| 14. Aggregate length of wooden bridges,  | -   | 107 feet.                             |
| 15. Aggregate length of iron bridges,  | -   | None.                                 |
| 16. Aggregate length of stone arch bridges,  | -   | None.                                 |
| 17. Number of public highways crossed at grade in Connecticut,   | -   | 10                                    |
| 18. Number of public highways crossed under the track in Connecticut,  | -   | 1                                     |
| 19. Number of public highways crossed over the track in Connecticut,   | -   | None.                                 |
| 20. Number of railroads crossed at grade in Connecticut,   | None, except N. Y., N. H. & H. R. R.,<br>crossed at Stamford station on the way to the Steamboat landing. |                                       |
| 21. Name of each.  |   |                                       |
| 22. * Total number of stations on the entire road, 4, and Stamford station of N. Y., N. H. & H. R. R., used by this Company. |   |                                       |
| 23. Number of same in Connecticut,   | -   | All.                                  |

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

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\* Does not include stations on roads that are leased.



## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	2	ab't 26 tons.
2. Number of passenger cars, average weight, -	1	ab't 16 tons.
3. Number of merchandise cars, average weight, -	None.	
4. Number of baggage cars, average weight, -	None.	
5. Number of gravel and other cars, - - -	None.	
6. Number of men employed exclusive of those engaged in construction, - - -		12
7. Average rate of speed of express passenger trains when in motion, - - -	No express trains.	
8. Average rate of same including stops, " " "		
9. Average rate of speed of accommodation trains, - - - - -		20 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	No freight trains.	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.075
2. Highest rate of same for distances more than three miles,* . - - - -	.06
3. Highest rate per mile for through passengers,*	.06
4. General average rates received,* - - -	.06
5. Average rate for commutation per mile, -	\$5.94
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, .25, .20, .12½, .00	
7. Lowest contract rate of same per ton per mile, for second, third, and fourth classes, .25, .16, .6½, .00	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, .25, .18, .9½, .00	

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, -	}	18,912
2. Miles run by freight trains, -		
3. Miles run by other trains, - - -	-	None.
4. Total miles run, - - - - -	-	18,912
5. Number of passengers carried, - - -	-	42,417
6. Number of passengers carried one mile, -	-	279,009

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\* Not to include commutation fares.

7. Number of passengers carried one mile to and from other roads, - - - -	72,144
8. Tons of merchandise carried, - - - -	4,924 <sup>88</sup> / <sub>100</sub>
9. Tons of merchandise carried one mile, - - - -	43,152
10. Tons of merchandise carried to and from other roads, N. Y., N. H. & H. R. R., 1,031 <sup>46</sup> / <sub>100</sub> ; to Steamboat, 484 <sup>58</sup> / <sub>100</sub> .	

EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

None.

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - -	\$3,320.27
2. New iron rails, (No. of tons and cost,) -	None.
3. New steel rails, (No. of tons and cost,) -	None.
4. Repairs of bridges, - - - -	None.
5. Repairs of buildings and fixtures, - -	None.
6. Repairs of fences, - - - -	4.44
7. Removing ice and snow, - - - -	5.25
8. Total for maintenance of way, - -	\$3,329.96
9. Cost per mile of road kept in repair, -	401.24
10. Proportion for Connecticut, - -	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - - -	\$671.17
2. Repairs of machinery, - - - -	None.
3. Repairs of passenger, baggage, and mail cars, -	443.79
4. Repairs of freight cars—on hand car, -	11.50
5. Cost of fuel :	
Wood, none, } Total, - -	2,457.44
Coal, \$2,457.44, }	
6. Oil used by engines and cars, - - - -	154.52
7. Waste and other material used for cleaning, -	131.24
8. Total for maintenance of motive power and cars, - - - -	\$3,869.66
9. Cost per mile of road operated, -	466.27
10. Proportion for Connecticut, - -	All.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	}	\$6,147.74
2. Salaries, wages, and incidentals chargeable to freight department, - - -		
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - -		None.
4. Gratuities, - - - - -		None.
5. Damages for injuries to persons, - - -		None.
6. Damages for cattle killed, - - -		None.
7. Damages for loss of goods and baggage, - - -		11.00
8. Damages to property, including damages by fire, - - -		None.
9. Taxes, - - - - -		945.97
10. Insurance, - - - - -		121.89
11. Telegraph expenses, - - - - -		None.
12. Amount paid other companies as rent for use of road, specifying each company : N. Y., N. H. & H. R. R. Co., - - -		600.00
13. Amount paid other companies in tolls for passengers and freight, specifying each Co., - - -		None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - -		None.
15. Total Miscellaneous, - - - - -		\$7,826.60
16. Amount per mile of road operated, - - -		943.05
17. Proportion for Connecticut, - - -		All.
1. * Total expenditure for operating the road, - - -		\$15,026.22
2. Total cost per mile of road operated, - - -		1,810.55
3. Proportionate total for Connecticut, - - -		All.

## INCOME.

1. From passengers :	
On main road and branches owned by Company, - - - - -	\$6,329.15
To and from other roads, - - - - -	4,197.54
2. From freight :	
On main road and branches owned by Company, - - - - -	3,122.88

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\* Total amount of the three previous articles.



To and from other roads, - - -	\$3,264.19
3. U. S. Mails, - - - - -	831.00
4. Rents, - - - - -	100.00
5. Expresses, - - - - -	100.00
6. Other sources, stating what, with amount for each:	
Old iron sold, \$18.00; ties sold, \$8.15, -	26.15
7. Total income, - - - - -	\$17,970.91
8. Income per mile of road operated, - - -	2.165.36
9. Proportionate income for Connecticut, -	All.
10. Income above operating expenses, - - -	2,944.69
11. Amount due for interest, - - - - -	6,423.09
12. Total net deficit, - - - - -	3,478.40
13. Number and per cent. dividends, - - -	None.
14. Amount paid in dividends, - - - - -	None.
15. Paid to sinking fund, - - - - -	None.
16. Deficit for the year, - - - - -	3,478.40
17. Surplus last year, - - - - -	1,586.10
18. Total deficit, - - - - -	1,892.30
19. Surplus invested as follows: - - - - -	None.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Construction and equipment, - - -	\$257,443.93
Due from Post-office, - - - - -	262.50
Bills payable, - - - - -	1,592.15
Cash, - - - - -	749.14
Materials on hand, - - - - -	672.45
Profit and loss, - - - - -	1,892.30
	<hr/>
	\$262,612.47

*Cr.*

Capital stock, - - - - -	\$164,050.00
Funded debt, - - - - -	91,758.55
Floating debt, - - - - -	4,102.06
Interest, - - - - -	1,892.30
September account, - - - - -	\$746.56
Account payable, - - - - -	63.00
	<hr/>
	\$262,612.47

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, SAMUEL ST. JOHN, New Canaan.  
*Vice-President*, JOSEPH B. HOYT, Stamford.  
*Secretary*, NOAH W. HOYT, New Canaan.  
*Treasurer*, WM. ST. JOHN, New Canaan.  
*Superintendent*, WM. ST. JOHN, New Canaan.  
*General Ticket Agent*, WM. ST. JOHN, New Canaan.  
*General Freight Agent*, FRANCIS E. WEED, New Canaan.

## BOARD OF DIRECTORS.

SAMUEL ST. JOHN, New Canaan.  
 SELLECK Y. ST. JOHN, New Canaan.  
 ANDREW K. COMSTOCK, New Canaan.  
 ALBERT S. COMSTOCK, New Canaan.  
 WM. G. WEBB, New Canaan.  
 STEPHEN HOYT, New Canaan.  
 JOSEPH B. HOYT, Stamford.  
 JOSEPH D. WARREN, Stamford.  
 WILLARD PARKER, New York.

Attest, SAMUEL ST. JOHN, *President*.  
 Attest, WILLIAM ST. JOHN, *Treasurer*.

STATE OF CONNECTICUT,        }  
           COUNTY OF FAIRFIELD, }

NEW CANAAN, Nov. 29, 1875.

Then personally appeared, Samuel St. John, President, and William St. John, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

SELLECK Y. ST. JOHN,  
*Notary Public.*

## NEW HAVEN & DERBY RAILROAD.

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*Return of the New Haven & Derby Railroad Company for the year  
ending Sept. 30, 1875, under the act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, - - -	\$700,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	455,700.00
3. * Capital Stock actually paid in, - - -	455,700.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, - - -	455,700.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, - - -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - - -	None.
8. Amount paid in cash on said stock, - - -	None.
9. Amount credited on said stock to holders on account of undivided earnings, - - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of Stock issued,	-	4,577
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	455,700.00
15. Total market value on the 30th of September, of the Stock issued,	- - -	No value.
16. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	35,053.85
17. Proportion of Stock issued for Connecticut,	-	All.
18. Amount of Stock held in Connecticut,	-	423,500.00
19. Number of stockholders residing in Connecticut,	- - - - -	323

## DEBTS.

1. Total amount of funded debt,	-	\$525,000.00
First mortgage bonds due May 1, 1888,	-	300,000.00
Rate of interest, seven per cent.		
Second mortgage bonds due Feb. 1, 1890,	-	225,000.00
Rate of interest, seven per cent.		
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	- - -	None.
Rate of interest on same,	- - -	None.
By whom were these bonds issued, and when due,	- - - - -	None.
3. Amount of floating debt,	-	75,000.00
4. Total amount of funded and floating debt,	-	600,000.00
5. Proportion of same per mile of road,	-	46,153.85
6. Proportion of same for Connecticut,	-	All.

## COST.

1. Total cost of entire road to date,	-	\$1,002,819.31
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	77,139.95
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	83,412.08
(This item to include locomotives, cars, ma- chinery and tools, and machine shops; not included above.)		

- |   |   |            |
|---|---|------------|
| 5. Proportion of same per mile of road, - | - | \$6,416.31 |
| 6. Proportion of same for Connecticut, -  | - | All.       |

## CHARACTERISTICS.

- |  |   |              |
|--|---|--------------|
| 1. Total length of main line of road, -  | - | 13 miles.    |
| 2. Length of the same in Connecticut, -  | - | All.         |
| 3. Length of the same in other States (giving the names of States and length in each), - | - | None.        |
| 4. Name and length of branches, -  | - | None.        |
| 5. Total length of branches, -   | - | None.        |
| 6. Length of same in Connecticut, -  | - | None.        |
| 7. Aggregate length of sidings, -  | - | 9,800 feet.  |
| 8. Length of same in Connecticut, -  | - | 9,800 feet.  |
| 9. Total length of track for the entire road (single track miles), -                     | - | 14.86 miles. |
| 10. Length of the same in Connecticut, -   | - | All.         |
| 11. Total length of double track, -  | - | None.        |
| 12. Length of same in Connecticut, -   | - | None.        |
| 13. Miles of track laid with steel rails, -  | - | .25 mile.    |
| 14. Aggregate length of wooden bridges, -  | - | 8,080 feet.  |
| 15. Aggregate length of iron bridges, -  | - | None.        |
| 16. Aggregate length of stone arch bridges, -  | - | None.        |
| 17. Number of public highways crossed at grade in Connecticut, -                         | - | 17           |
| 18. Number of public highways crossed under the track in Connecticut, -                  | - | 8            |
| 19. Number of public highways crossed over the track in Connecticut, -                   | - | 7            |
| 20. Number of railroads crossed at grade in Connecticut, -                               | - | 1            |
| 21. Name of each, -  | - | Naugatuck.   |
| 22. *Total number of stations on the entire road, -                                      | - | 8            |
| 23. Number of same in Connecticut, -   | - | 8            |

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

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\* Does not include stations on roads that are leased.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	4	76,000
2. Number of passenger cars, average weight, -	4	28,000
3. Number of merchandise cars, average weight, -	28	14,500
4. Number of baggage cars, average weight, -	2	24,000
5. Number of gravel and other cars, -	-	-
6. Number of men employed exclusive of those engaged in construction, - - -	46	-
7. Average rate of speed of express passenger trains when in motion, - - -	None.	-
8. Average rate of same including stops, -	None.	-
9. Average rate of speed of accommodation trains, - - - - -	22 miles.	-
10. Highest rate of speed allowed freight trains in motion, - - - - -	mixed.	-

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.05
2. Highest rate of same for distances more than three miles,* - - - - -	.045
3. Highest rate per mile for through passengers,*	.0425
4. General average rates received,* - - -	.03
5. Average rate for commutation per mile. -	.0075
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,	.20, .16, .13, .10
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, .10, .10, .10, .10	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, .13, .12, .10, .10	

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, }	-	-	40,690
2. Miles run by freight trains, }	-	-	
3. Miles run by other trains, - - -	-	-	2,220
4. Total miles run, - - - - -	-	-	42,910
5. Number of passengers carried, - - -	-	-	129,865

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\* Not to include commutation fares.



6. Number of passengers carried one mile, -	979,987
7. Number of passengers carried one mile to and from other roads, - - - -	398,438
8. Tons of merchandise carried, - - - -	30,918
9. Tons of merchandise carried one mile, -	340,780
10. Tons of merchandise carried to and from other roads, - - - -	None.

\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road, - - - -	
2. Land or land damages, - - - -	\$562.29
3. New buildings, - - - -	1,120.00
4. New rolling stock, - - - -	
5. Any other expenditure— New bridges, track scales, docks, new em- bankment, - - - -	23,927.67
6. Total, - - - -	<u>\$25,609.96</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - -	\$5,810.23
2. New iron rails, (No. of tons and cost,) 100, -	†1,012.00
3. New steel rails, (No. of tons and cost,) 25	†1,516.00
4. Repairs of bridges, - - - -	2,116.20
5. Repairs of buildings and fixtures, - - - -	153.94
6. Repairs of fences, - - - -	
7. Removing ice and snow, - - - -	127.10
8. Total for maintenance of way, - - - -	<u>\$10,735.47</u>
9. Cost per mile of road kept in repair, -	825.80
10. Proportion for Connecticut, - - - -	All.

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

† Besides \$5,593.91 charged to "cost of road and equipment during the year," for 75 tons of iron and 1 of steel, part of the 100 tons of iron and 25 of steel.—  
R. R. COMMISSIONERS.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$555.03
2. Repairs of machinery,	-	-	-	
3. Repairs of passenger, baggage, and mail cars,				899.62
4. Repairs of freight cars,	-	-	-	449.81
5. Cost of fuel :				
Wood, \$140.00	}	Total,	-	5,799.15
Coal, 5,659.15				
6. Oil used by engines and cars, -	-	-	-	1,001.70
7. Waste and other material used for cleaning, -				201.26
8. Total for maintenance of motive power and cars, -	-	-	-	\$8,906.57
9. Cost per mile of road operated, -	-	-	-	685.12
10. Proportion for Connecticut, -	-	-	All.	

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, -	-	-	\$14,618.72
2. Salaries, wages, and incidentals chargeable to freight department, -	-	-	7,008.89
3. Wages of switchmen, signal men, gate-keepers and watchmen, -	-	-	2,588.72
4. Gratuities, -	-	-	
5. Damages for injuries to persons, -	-	-	600.00
6. Damages for cattle killed, -	-	-	
7. Damages for loss of goods and baggage, -	-	-	
8. Damages to property, including damages by fire, -	-	-	59.75
9. Taxes, -	-	-	4,979.50
10. Insurance, -	-	-	317.85
11. Telegraph expenses, -	-	-	
12. Amount paid other companies as rent for use of road, specifying each company :			
New Haven & Northampton, -	1,377.53		
New York, N. Haven & Hartford, -	2,800.00		
Naugatuck, -	560.04		
			\$4,737.57

13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - -	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - -	\$2,648.73
15. Total Miscellaneous, - - -	\$37,559.73
16. Amount per mile of road operated, -	2,889.19
17. Proportion for Connecticut, - -	All.
1. *Total expenditure for operating the road, - - -	\$57,201.57
2. Total cost per mile of road operated, -	4,400.12
3. Proportionate total for Connecticut, -	All.

## INCOME.

1. From passengers :	
On main road and branches owned by Com- pany, - - -	\$35,429.21
To and from other roads, - -	17,055.36
2. From freight :	
On main road and branches owned by Com- pany, - - -	30,451.12
To and from other roads, - -	None.
3. U. S. Mails, - - -	642.48
4. Rents, - - -	
5. Expresses, - - -	1,085.52
6. Other sources, stating what, with amount for each, - - -	
Wharfage, - - -	43.85
Hoisting machine, - - -	129.75
7. Total Income, - - -	\$84,837.29
8. Income per mile of road operated, - -	6,525.94
9. Proportionate income for Connecticut, -	All.
10. Income above operating expenses, - -	27,635.72
11. Amount paid for interest, - - -	25,700.37
12. Total net income, - - -	1,935.35
13. Number and per cent. dividends, - -	None.
14. Amount paid in dividends, - - -	None.

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\* Total amount of the three previous articles.



15. Paid to sinking fund, -	-	-	-	None.
16. Surplus for the year, -	-	-	-	\$1,935.35
17. Surplus last year, -	-	-	-	2,786.92
18. Total surplus, -	-	-	-	4,722.27
19. Surplus invested as follows :				
Cash and loans, -	-	-	-	None.
Balance of accounts due the Company, -				370.57
Materials, fuel, and stores, -	-	-	-	1,221.40
Other items, -	-	-	-	

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Construction, -	-	-	-	-	\$1,086,231.39
Accounts, -	-	-	-	-	4,357.70
" -	-	-	-	-	18,196.48
Cash, -	-	-	-	-	5,038.03
Furniture, -	-	-	-	-	697.34
					<u>\$1,114,520.94</u>

*Cr.*

Capital stock, -	-	-	-	-	\$455,700.00
First mortgage bonds, -	-	-	-	-	300,000.00
Guaranteed bonds, -	-	-	-	-	225,000.00
City of New Haven, -	-	-	-	-	75,000.00
Bills payable, -	-	-	-	-	13,755.55
Accounts payable, -	-	-	-	-	24,516.51
Contingent accounts, -	-	-	-	-	6,277.81
*Profit and loss, -	-	-	-	-	14,271.07
					<u>\$1,114,520.94</u>

STATEMENT OF EACH ACCIDENT.

1875.

February 14. Geo. Williamson, jumped from train near Lafayette street, in the city of New Haven, and was killed.

June 30. John Fitzgerald was killed, being hit by train while sitting or lying on track near Cedar street in the city of New Haven.

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\*The difference, \$9,548.80, between the profit and loss, \$14,271.07, and the total surplus reported, \$4,722.27, is the amount of a claim charged against the city of New Haven for damages in widening Water street, in that city.—R. R. COMMISSIONERS.

## OFFICERS.

*President*—J. H. BARTHOLOMEW, Ansonia.

*Vice-President*—CHARLES L. ENGLISH, New Haven.

*Secretary*—FRANCIS E. HARRISON, New Haven.

*Treasurer*—CHARLES ATWATER, New Haven.

*Superintendent*—E. S. QUINTARD, New Haven.

*General Ticket Agent*—FRANCIS E. HARRISON, New Haven.

## BOARD OF DIRECTORS.

MORRIS TYLER, New Haven.

J. H. BARTHOLOMEW, Ansonia.

N. D. SPERRY, New Haven.

FRANKLIN FARRELL, Ansonia.

EDWIN MARBLE, New Haven.

H. P. FROST, New Haven.

THOMAS WALLACE, Ansonia.

HENRY S. DAWSON, New Haven.

T. L. CORNELL, Birmingham.

CHARLES ATWATER, New Haven.

NATHAN T. BUSHNELL, New Haven.

CHARLES L. ENGLISH, New Haven.

ISAAC ANDERSON, New Haven.

GEORGE W. SHELTON, Birmingham.

## DIRECTORS ON THE PART OF THE CITY OF NEW HAVEN.

HENRY G. LEWIS, *Mayor, Ex-officio.*

C. R. SHELTON, *Alderman.*

Attest, J. H. BARTHOLOMEW, *President.*

Attest, CHARLES ATWATER, *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN. }

NEW HAVEN, Nov. 24, 1875.

Then personally appeared, J. H. Bartholomew, President, and Chas. Atwater, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

CHAS. H. TROWBRIDGE,  
*Notary Public.*

# NEW HAVEN AND NORTHAMPTON COMPANY.

*Return of the New Haven and Northampton Company, for the year ending September 30, 1875, under the Act of 1872.*

## CAPITAL STOCK.

1. Capital Stock authorized by charter, - - -	\$5,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	2,600,000.00
3. *Capital Stock actually paid in, - - -	2,460,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, expended on the construction of the road and equipment, - - -	1,882,000.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, but expended on the construction of the road and equipment, - - -	578,000.00
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, but expended on construction and equipment, - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - - -	None.
8. Amount paid in cash on said stock, - - -	None.
9. Amount credited on said stock to holders on account of undivided earnings, - - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

\* Construed by the Legislature of 1875, to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of stock issued,	-	24,600
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	2,460,000.00
15. Total market value on the 30th of September, of the Stock issued,	-	984,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	24,845.97
17. Proportion of Stock issued for Connecticut,	-	1,649,524.29
18. Amount of Stock held in Connecticut,	-	1,701,400.00
19. Number of stockholders residing in Connecticut,	-	205

## DEBTS.

1. Total amount of funded debt,	-	\$2,162,000.00
First mortgage bonds due July 1st, 1899,	-	1,278,000.00
Rate of interest, seven per cent.		
Second mortgage bonds due (when?)		
Rate of interest (what?) per cent.		
All others described in same manner.		
Convertible bonds, 6 per cent., due April 1st, 1880,	-	400,000.00
Convertible bonds, 6 per cent., due January 1st, 1882,	-	484,000.00
2. Amount of bonds issued by other parties upon which interest is paid,	-	200,000.00
Rate of interest on same, seven per cent.		
By whom were these bonds issued, and when due:—Holyoke and Westfield R. R. Co., due April 1st, 1891.		
3. Amount of floating debt,	-	160,200.00
4. Total amount of funded and floating debt, and current ledger balance,	-	2,344,465.43
5. Proportion of same per mile of road,	-	23,456.44
6. Proportion of same for Connecticut,	-	1,557,273.34

## COST.

1. Total cost of entire road to date,	-	\$3,904,290.41
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		

2. Proportion of same per mile of road,	-	\$39,433.29
3. Proportion of same for Connecticut, -	-	2,617,976.37
4. Total cost of entire equipment, -	-	796,515.66
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	8,044.80
6. Proportion of same for Connecticut, -	-	534,094.28

## CHARACTERISTICS.

1. Total length of main line of road,	-	83.88 miles.
2. Length of same in Connecticut,	-	51.26 miles.
3. Length of the same in other States (giving the names of States and length in each),		
Massachusetts,	-	32.62 "
4. Name and length of branches,	-	
Collinsville branch,	-	14.09 miles.
Tariffville, "	-	1.04 "
5. Total length of branches,	-	15.13 "
6. Length of same in Connecticut,	-	15.13 "
7. Aggregate length of sidings,	-	24.00 "
8. Length of same in Connecticut,	-	13.00 "
9. Total length of track for the entire road (single track miles),	-	123.01 "
10. Length of the same in Connecticut,		79.39 "
11. Total length of double track, -	-	None.
12. Length of same in Connecticut,	-	None.
13. Miles of track laid with steel rails,	-	36.63 "
14. Aggregate length of wooden bridges,	-	1,648 feet.
15. Aggregate length of iron bridges,	-	442 "
16. Aggregate length of stone arch bridges,	-	None.
17. Number of public highways crossed at grade in Connecticut,	-	82
18. Number of public highways crossed under the track in Connecticut,	-	3
19. Number of public highways crossed over the track in Connecticut,	-	13
20. Number of railroads crossed at grade in Connecticut,	-	2
21. Name of each,—Hartford, Providence &		

Fishkill, at Plainville; Connecticut Western  
at New Hartford and Simsbury.

22. \*Total number of stations on the entire road, 25  
23. Number of same in Connecticut, - 16

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

24. Name, termini, and length of each—Holyoke  
& Westfield R. R., from Boston & Al-  
bany R. R., in Westfield, Mass., to Holyoke,  
Mass. - - - - 10.32 miles.  
25. Total length of all, - - - - 10.32 miles.  
26. Total length of all in Connecticut, - - None.  
27. Total number of stations on all roads operated  
by this company, - - - - 26  
28. Total number of same in Connecticut, - 16

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - -	20	106,900
2. Number of passenger cars, average weight, -	17	39,100
3. Number of merchandise cars, average weight,		
Box, }	105	19,600
Platform, }	300	16,400
4. Number of baggage and mail cars, average weight, - - - -	11	33,900
Caboose cars, 5 four wheels, and 1 eight wheels, - - - -	6	
5. Number of gravel and other cars, - - - -	40	
6. Number of men employed exclusive of those engaged in construction, - - - -	336	
7. Average rate of speed of express passenger trains when in motion, - - - -	30 miles.	
8. Average rate of same including stops, - - - -	28 "	
9. Average rate of speed of accommodation trains, - - - -	25 "	
10. Highest rate of speed allowed freight trains in motion, - - - -	17 "	

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\* Does not include stations on roads that are leased.



## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,*	1 $\frac{1}{4}$ , -	.08
2. Highest rate of same for distances more than three miles,*	- - - -	.035
3. Highest rate per mile for through passengers,*		.03
4. General average rates received,*	- - - -	.03
5. Average rate for commutation per mile, for 50 passage tickets,	- - - -	.0225
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, 1 $\frac{1}{4}$ m.	\$1.00, .80, .64, .45	
7. Lowest rate of same per ton per mile, for first, second, third, and fourth classes,	.05, .0415, .0337, .03	
8. Average rate of freight per ton per mile, all classes,	- - - -	.0392

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	211,085
2. Miles run by freight trains,	- - -	148,146
3. Miles run by other trains,	- - -	12,330
4. Total miles run,	- - - -	371,561
5. Number of passengers carried,	-	333,163
6. Number of passengers carried one mile,	-	4,926,399
7. Number of passengers carried one mile to and from other roads,	- - - -	1,316,428
8. Tons of merchandise carried,	- -	257,322
9. Tons of merchandise carried one mile,	-	10,101,674
10. Tons of merchandise carried to and from other roads,	- - - -	2,553,133

## †EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road :		
New bridges and fences,	- - -	\$26,084.55
2. Land or land damages,	- - -	1,061.35
3. New buildings,	- - -	13,548.67

\* Not to include commutation fares.

† The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year:

4. New rolling stock, - - - -	\$1,556.30
5. Any other expenditure :	
Excess cost of steel rails, steel frogs, and	
Wharton switches over iron rails, and	
chains replaced, - - - -	44,412.72
6. Total, - - - - -	<u>\$86,663.59</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - -	\$72,218.97
2. New iron rails, (No. of tons and cost,) -	None.
3. New steel rails, (No. of tons and cost,) \$701 <sup>1150</sup> / <sub>2240</sub> , - - - -	22,698.38
4. Repairs of bridges, - - - -	5,097.37
5. Repairs of buildings and fixtures, - -	5,500.56
6. Repairs of fences, - - - -	823.56
7. Removing ice and snow, - - - -	5,303.20
8. Total for maintenance of way, - -	<u>\$111,612.04</u>
9. Cost per mile of road kept in repair, -	1,021.14
10. Proportion for Connecticut, - -	67,793.95

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - - -	\$20,652.98
2. Repairs of machinery, - - - -	None.
3. Repairs of passenger, baggage, and mail cars, -	8,126.32
4. Repairs of freight cars, - - - -	19,509.06
5. Cost of fuel :	
Wood, 316 cords, \$1,594.41, } Total, -	42,635.53
Coal, 7,016 tons, 41,041.12, }	
6. Oil used by engines and cars, - - - -	5,777.20
7. Waste and other material used for cleaning, -	1,723.27
8. Total for maintenance of motive power and cars, - - - -	<u>\$98,424.36</u>
9. Cost per mile of road operated, -	900.25
10. Proportion for Connecticut, - -	59,767.60

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$35,600.35
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2. Salaries, wages, and incidentals chargeable to freight department,	- - -	\$85,461.58
3. Wages of switchmen, signal men, gate keepers and watchmen,	- - - -	None.
4. Gratuities,	- - - -	155.00
5. Damages for injuries to persons,	- -	1,333.60
6. Damages for cattle killed,	- -	481.02
7. Damages for loss of goods and baggage,	-	1,693.88
8. Damages to property, including damages by fire,	- - - - -	None.
9. Taxes,	- - - -	25,280.96
10. Insurance,	- - - -	1,329.00
11. Repairs, wharf,	- - - -	830.26
12. Amount paid other companies as rent for use of road, specifying each company, :		
Holyoke and Westfield R. R., Interest on bonds and rent,	- - - -	16,263.64
13. Amount paid other companies for use of freight cars,	- - - -	6,335.82
Amount paid for water,	- - -	737.55
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	- - - -	29,945.11
15. Total miscellaneous,	- - - -	\$205,447.77
16. Amount per mile of road operated,	- -	1,879.15
17. Proportion for Connecticut,	- -	124,756.96
1. *Total expenditure for operating the road,		\$415,514.17
2. Total cost per mile of road operated,	-	3,800.55
3. Proportionate total for Connecticut,	-	252,318.53

## INCOME.

1. From passengers :		
On main road and branches owned by Company,	- - - -	\$107,762.25
To and from other roads,	- - -	37,739.25
2. From freight :		
On main road and branches owned by Company,	- - - -	260,208.72

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\* Total amount of the three previous articles.



To and from other roads, - - -	\$136,292.20
3. U. S. Mails, - - - - -	17,992.88
4. Rents, - - - - -	2,462.71
5. Expresses, - - - - -	10,800.00
6. Other sources, stating what, with amount for each: .	
Wharfage, - - - - \$6,580.27	
Hoisting, - - - - 13,388.60	
Weighing, - - - - 1,937.70	21,906.57
7. Total income, - - - - -	595,164.34
8. Income per mile of road operated, - - -	5,443.74
9. Proportionate income for Connecticut, -	361,410.05
10. Income above operating expenses, - - -	179,650.17
11. Amount paid for interest, - - - - -	157,426.17
12. Total net income, - - - - -	22,224.00
13. Number of per cent. dividends, - - -	None.
14. Amount paid in dividends, - - - - -	None.
15. Paid to sinking fund, - - - - -	None.
16. Surplus for the year, - - - - -	22,224.00
Deficiency last year, - - - - \$3,600.98	
Paid discount on six per cent. bonds, account S. D. Pardee, Treas., - - - - 3,000.00	
Paid discount on N. H. & Derby R. R., account, 1873-4, - - 1,000.00	
Paid judgment for injuries to Mrs. Durant, 1872, - - - - 6,382.34	
Paid judgment for injuries to Mrs. Hines, 1873, - - - - 4,651.80	\$18,635.12
	3,588.88
Add premium on seven per cent. bonds,	30.00
17. Surplus last year, - - - - -	
18. Total surplus, - - - - -	3,618.88
19. Surplus invested as follows:	
Cash and loans, - - - - -	None.
Balance of accounts due the Company, -	None.
Materials, fuel, and stores, - - - -	None.
Other items, - - - - -	None.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.*Dr.*

Grading and masonry, - - -	\$804,586.82	
Bridges, - - -	110,832.00	
Superstructure, - - -	1,126,624.58	
Land and fences, - - -	354,173.58	
Passenger and freight stations, -	133,643.40	
Interest paid during construction, -	244,773.29	
Engineering, agencies, etc., -	80,079.79	
Property purchased, - - -	536,932.00	
Machine shops, etc., - - -	213,649.75	
Wharf and fixtures, - - -	119,309.56	
Holyoke & Westfield R. R. construction, - - -	179,685.64	
Total cost of road, -		\$3,904,290.41
Freight cars, - - -	392,351.51	
Passenger and baggage cars, -	86,813.25	
Engines and tenders, - - -	251,301.96	
Machinery in shops, - - -	55,795.38	
Steam shovel, - - -	8,000.00	
Large snow plow, - - -	2,253.56	
Total cost of equipment, -		\$796,515.66
Holyoke & Westfield R. R. Stock, - - -		20,000.00
Joel Hayden, and others, - - -		29,414.23
Materials on hand, - - -		57,864.01
		<u>\$4,808,084.31</u>

*Cr.*

Capital stock, - - -	\$2,460,000.00
Seven per cent bonds, - - -	1,278,000.00
Six per cent. bonds, convertible 1882, -	484,000.00
Six per cent. bonds, convertible, 1880, -	400,000.00
Bills payable, - - -	160,200.00
Coupons unpaid, - - -	19,595.00
Dividends unpaid, - - -	2,552.00
Balance bank and other accounts, -	118.43
Income and expenditure account, -	3,618.88
	<u>\$4,808,084.31</u>

## STATEMENT OF EACH ACCIDENT.

March 16, 1875. Hugh W. Kenn, an employé at New Haven freight house, was caught between the platform and cars in switching, and died in a few hours.

July 19, 1875. B. B. Evitts, a fireman, was killed by falling from an engine near Collinsville, while the train was in motion.

September 23, 1875. W. F. Brockway, while walking on the track, near Winchester factory, New Haven, was struck by an engine, and died three days after.

## OFFICERS.

*President*, CHAS. N. YEAMANS, New Haven, Conn.

*Secretary*, EDWARD A. RAY, New Haven, Conn.

*Treasurer*, EDWARD A. RAY, New Haven, Conn.

*Superintendent*, CHAS. N. YEAMANS, New Haven, Conn.

*General Ticket Agent*, EDWARD A. RAY, New Haven, Conn.

*General Freight Agent*, M. C. PARKER, New Haven, Conn.

## BOARD OF DIRECTORS.

CHAS. N. YEAMANS, New Haven, Conn.

A. L. KIDSTON, New Haven, Conn.

M. G. ELLIOTT, New Haven, Conn.

H. M. WELCH, New Haven, Conn.

WM. WALTER PHELPS, 26 Exchange Place, N. Y.

GEO. ST. JOHN SHEFFIELD, GRANT & Co., 33 Wall St., N. Y.

GEO. J. BRUSH, New Haven, Conn.

DANIEL TROWBRIDGE, New Haven, Conn.

MORRIS TYLER, New Haven, Conn.

Attest, CHAS. N. YEAMANS, *President*.

Attest, EDWARD A. RAY, *Treasurer*.

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, }

NEW HAVEN, Nov. 29, 1875.

Then personally appeared, Chas. N. Yeamans, President, and Edward A. Ray, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

GEO. A. BUTLER,  
*Notary Public.*



## NEW LONDON NORTHERN RAILROAD.

*Return of the New London Northern Railroad Company, for the year ending Sept. 30, 1875, under the Act of 1872.*

### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$2,000,000.00
2. Capital Stock authorized by votes of the Company, -	1,500,000.00
3. * Capital stock actually paid in, -	1,500,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	1,500,000.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.
8. Amount paid in cash on said stock, -	None.
9. Amount credited on said stock to holders on account of undivided earnings, -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, -	None.
11. Amount credited on said stock from any other account, stating the particular account or accounts, -	None.

\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	1,500
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	1,500,000.00
15. Total market value on the 30th of September, of the Stock issued,	-	1,500,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the Company,	-	15,000.00
17. Proportion of Stock issued for Connecticut,	-	840,000.00
18. Amount of Stock held in Connecticut,	-	1,113,600.00
19. Number of stockholders residing in Connecticut,	-	215

## DEBTS.

1. Total amount of funded debt,	-	\$607,500.00
First mortgage bonds due 1885,	-	300,000.00
Rate of interest six per cent.		
Second mortgage bonds due 1892,	-	307,500.00
Rate of interest seven per cent.,		
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	-	None.
3. Amount of floating debt,	-	109,800.10
4. Total amount of funded and floating debt,	-	717,300.10
5. Proportion of same per mile of road,		7,173.00
6. Proportion of same for Connecticut,	-	401,688.00

## COST.

1. Total cost of entire road to date,	-	\$1,899,227.12
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	18,992.27
3. Proportion of same for Connecticut,	-	1,063,567.19
4. Total cost of entire equipment,	-	198,542.60
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	1,985.42
6. Proportion of same for Connecticut,	-	111,183.85

## CHARACTERISTICS.

1. Total length of main line of road,	-	-	100 miles.
2. Length of the same in Connecticut,	-	-	56 miles.
3. Length of the same in other States, (giving the names of States and length in each) :			
Massachusetts,	-	-	44 miles.
4. Name and length of branches,	-	-	None.
5. Total length of branches,	-	-	None.
6. Length of same in Connecticut,	-	-	None.
7. Aggregate length of sidings,	-	-	13.66 miles.
8. Length of same in Connecticut,	-	-	9.54 miles.
9. Total length of track for the entire road, (single track miles,)	-	-	113.66 miles.
10. Length of the same in Connecticut,	-	-	65.54 miles.
11. Total length of double track,	-	-	None.
12. Length of same in Connecticut,	-	-	None.
13. Miles of track laid with steel rails,	-	-	None.
14. Aggregate length of wooden bridges,	-	-	9,003 feet.
15. Aggregate length of iron bridges,	-	-	152 feet.
16. Aggregate length of stone arch bridges,	-	-	30 feet.
17. Number of public highways crossed at grade in Connecticut,	-	-	71
18. Number of public highways crossed under the track in Connecticut,	-	-	2
19. Number of public highways crossed over the track in Connecticut,	-	-	3
20. Number of railroads crossed at grade in Connecticut,	-	-	1
21. Name of each :	Hartford, Prov. & Fishkill.		
22. *Total number of stations on the entire road,			39
23. Number of same in Connecticut,	-	-	23

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.      None.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full,	22	56,000

\* Does not include stations on roads that are leased.



2. Number of passenger cars, average weight,	15	38,000
3. Number of merchandise cars, average weight,	251	14,900
4. Number of baggage cars, average weight, -	9	30,000
5. Number of gravel and other cars, - - -	20	8,000
6. Number of men employed exclusive of those engaged in construction, - - -	466	
7. Average rate of speed of express passenger trains when in motion, - - -	30 miles.	
8. Average rate of same, including stops, -	24 miles.	
9. Average rate of speed of accommodation trains, - - - - -	24 miles.	
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 miles.	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.10
2. Highest rate of same for distances more than three miles,* - - - - -	.04
3. Highest rate per mile for through passengers,* -	.035
4. General average rates received,* - - -	.04
5. Average rate for commutation per mile, - -	.0401
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, $26\frac{1}{3}$ , $23\frac{1}{3}$ , 20, $16\frac{2}{3}$	
7. Lowest contract rate of same, per ton per mile, for first, second, third, and fourth classes, - - - - -	$6\frac{4}{10}$ , $5\frac{4}{10}$ , $4\frac{4}{10}$ , $3\frac{6}{10}$
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, 9, 8, 7, $5\frac{1}{2}$	

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	216,887
2. Miles run by freight trains, - - -	180,112
3. Miles run by other trains, - - -	8,282
4. Total miles run, - - - - -	405,281
5. Number of passengers carried, - - -	286,971
6. Number of passengers carried one mile, -	4,526,574
7. Number of passengers carried one mile to and from other roads, - - -	1,850,415

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\* Not to include commutation fares.

8. Tons of merchandise carried,	-	-	176,619
9. Tons of merchandise carried one mile,	-	-	9,237,318
10. Tons of merchandise carried to and from other roads,	-	-	6,843,082

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	-	-	\$14,049.03
2. Land or land damages,	-	-	50.00
3. New buildings,	-	-	8,749.15
4. New rolling stock,	-	-	11,100.00
5. Any other expenditure: New wharf at New London,	-	-	103,155.98
6. Total,	-	-	\$137,104.16

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$76,598.67
2. New iron rails (No. of tons and cost), 1106 tons,	-	-	38,980.87
3. New steel rails (No. of tons and cost),	-	None.	
4. Repairs of bridges,	-	-	4,356.97
5. Repairs of buildings and fixtures,	-	-	8,137.19
6. Repairs of fences,	-	-	2,732.50
7. Removing ice and snow,	-	-	None.
8. Total for maintenance of way,	-	-	\$130,806.20
9. Cost per mile of road kept in repair,	-	-	1,308.06
10. Proportion for Connecticut,	-	-	73,251.47

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	\$16,948.67
2. Repairs of machinery,	-	-	1,437.14
3. Repairs of passenger, baggage, and mail cars,	-	-	6,683.00
4. Repairs of freight cars,	-	-	11,539.56
5. Cost of fuel:			
Wood, \$45,919.08	} Total,	-	65,365.08
Coal, 19,446.00		-	

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading, "Cost," this article only showing what has been added during the year.

6. Oil used by engines and cars, -	}	\$7,167.93
7. Waste and other material used for cleaning, -		
8. Total for maintenance of motive power and cars, - - - -		\$109,141.38
9. Cost per mile of road operated, -		1,091.41
10. Proportion for Connecticut, - -		61,119.17

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$36,080.82
2. Salaries, wages, and incidentals chargeable to freight department, - - -	55,257.42
3. Wages of switchmen, signalmen, gate keepers, and watchmen, - - -	4,132.07
4. Gratuities, - - - -	Nothing.
5. Damages for injuries to persons, - -	Nothing.
6. Damages for cattle killed, - - -	Nothing.
7. Damages for loss of goods and baggage, -	1,267.24
8. Damages to property, including damages by fire, - - - -	Nothing.
9. Taxes, - - - -	20,377.19
10. Insurance, - - - -	3,208.19
11. Telegraph expenses, - - - -	None.
12. Amount paid other companies as rent for use of road, specifying each company, -	None,
13. Amount paid other companies in tolls for passengers and freight, specifying each Co., -	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - -	16,473.09
15. Total Miscellaneous, - - - -	\$136,796.02
16. Amount per mile of road operated, - -	1,367.96
17. Proportion for Connecticut, - - -	76,605.77
1. *Total expenditure for operating the road,	\$376,743.60
2. Total cost per mile for road operated, -	3,767.43
3. Proportionate total for Connecticut, -	210,976.42

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\* Total amount of the three previous articles.



## INCOME.

1. From passengers:	
On main road and branches owned by Com-	
pany, - - - - -	\$112,187.63
To and from other roads, - - -	69,431.47
2. From freight:	
On main road and branches owned by Com-	
pany, - - - - -	100,590.46
To and from other roads, - - -	162,161.15
3. U. S. Mails, - - - - -	11,300.00
4. Rents, - - - - -	40,556.11
5. Expresses, - - - - -	8,499.46
6. Other sources, stating what, with amount for each.	
7. Total income, - - - - -	504,726.28
8. Income per mile of road operated, - - -	5,047.26
9. Proportionate income for Connecticut, - - -	282,646.72
10. Income above operating expenses, - - -	127,982.68

(The above figures are from the books of the Lessees.)

Income and expense account of the New London  
Northern Railroad Co.:

Income—Rent from Lessees,	\$151,500.00	
Rent from house in Nor-		
wich, - - - - -	475.00	151,975.00
Expenditures—Dividends,	\$120,000.00	
Interest, - - - - -	18,512.68	
General expenses		
and taxes, - - - - -	3,341.72	141,854.40
11. Amount paid for interest, - - - - -		
12. Total net income, - - - - -		
13. Number and per cent. dividends: 4 dividends, 2 per cent. each.		
14. Amount paid in dividends, - - - - -		
15. Paid to sinking fund, - - - - -		
16. Surplus for the year, - - - - -		10,120.60
17. Surplus last year, - - - - -		69,717.20
18. Total surplus, - - - - -		79,837.80
19. Sundry accounts charged profit and loss, - - -		10,317.90
Total surplus, - - - - -		69,519.90
Surplus invested in		

Cash and loans, - - - -	\$36,774.30
Balance of accounts due the Company, -	32,745.60
Materials, fuel, and stores, - -	None.
Other items, - - - -	None.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

* Construction, - - - -	\$1,750,146.00
* Improvement and new wharf, - -	422,623.72
Sundry accounts, - - - -	77,275.98
Cash, - - - -	36,774.30
	<u>\$2,286,820.00</u>

*Cr.*

Capital stock, - - - -	\$1,500,000.00
Six per cent. bonds, 1st mortgage, 1885, -	300,000.00
Seven per cent. bonds, 2d mortgage, 1892, -	307,500.00
Bills payable, - - - -	100,000.00
Dividends unpaid, - - - -	9,412.00
Sundry accounts, - - - -	388.10
Profit and loss, - - - -	69,519.90
	<u>\$2,286,820.00</u>

STATEMENT OF EACH ACCIDENT.

On the 11th May, 1875, Henry Lewis, a boy 14 years of age was killed by falling from a freight train which was switching in the yard at New London. He jumped on the train for a ride, although he had just before been warned and driven away from the train.

LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

*President*, CHARLES OSGOOD, Norwich, Conn.

*Secretary*, ROBERT COIT, New London, Conn.

*Treasurer*, ROBERT COIT, New London, Conn.

*Superintendent*, GEORGE W. BENTLEY, New London, Conn.

*General Ticket Agent*, C. F. SPAULDING, New London, Conn.

*General Freight Agent*, C. F. SPAULDING, New London, Conn.

\* Includes \$75,000 invested in "Steamboat Property," which item is not included in "Cost," on page 224.—*R. R. Coms.*

## BOARD OF DIRECTORS.

CHARLES OSGOOD, Norwich, Conn.

HENRY P. HAVEN, New London, Conn.

WM. W. BILLINGS, New London, Conn.

WM. H. BARNS, New London, Conn.

BENJAMIN STARK, New London, Conn.

AUG. BRANDEGEE, New London, Conn.

ROBERT COIT, New London, Conn.

WM. H. HILL, Boston, Mass.

WM. ALLEN BUTLER, New York.

FRED TAYLOR, New York.

THOMAS RAMSDELL, Windham.

Attest, CHARLES OSGOOD, *President.*Attest, ROBERT COIT, *Treasurer.*STATE OF CONNECTICUT, }  
COUNTY OF NEW LONDON, }

NOVEMBER 30, 1875.

Then personally appeared Robert Coit, Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief. Before me,

JUSTUS A. SOUTHARD,  
*Notary Public.*

Subscribed by Charles Osgood, President, and sworn to by him before me,

WM. ROATH,  
*Notary Public.*



## NEW YORK & NEW ENGLAND RAILROAD.

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*Return of the New York and New England Railroad Company, for  
the year ending Sept. 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. *Capital Stock authorized by charter, -	\$20,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	20,000,000.00
3. †Capital Stock actually paid in, and to be paid in in "Berdell Bonds," - - - - -	20,000,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, actually issued, - - - - - \$5,675,000 And "Berdell Bonds," entitling holders to - - - - - 14,325,000	20,000,000.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - - - - -	None.
8. Amount paid in cash on said stock, - - - - -	None.

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\* The Capital Stock is fixed by the terms of the "Berdell Mortgage," B. H. & Erie R. R., (under which this company was organized and obtained possession,) at the within mentioned sum of \$20,000,000, being the amount of "Berdell Bonds" at par, then outstanding.

† Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

9. Amount credited on said stock to holders on account of undivided earnings, - - None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - None.
12. Total number of shares of Stock issued, (not including "Berdell Bonds,") - 56,750
13. Par value per share of Capital Stock, - \$100.00
14. Total par value of Stock issued, (not including "Berdell Bonds,") - 5,675,000.00
15. Total market value on the 30th of September, of the Stock issued, Not known, no sales.
16. Amount of Capital Stock issued per mile of railroad owned by the company, (not including "Berdell Bonds,") - 16,895.84
17. Proportion of Stock issued for Connecticut, -
18. Amount of Stock held in Connecticut, (not including "Berdell Bonds,") - 35,200.00
19. Number of stockholders residing in Connecticut, (not including "Burdell Bondholders,") 10  
Residence of persons holding "Berdell Bonds" exchangeable for stock, not known.

## DEBTS.

1. Total amount of funded debt, - -  
First mortgage bonds due, (when ?) - -  
Rate of interest, (what ?) per cent., - -  
Second mortgage bonds due (when?), - -  
Rate of interest (what?) per cent., - -  
All others described in same manner.
2. Amount of bonds issued by other parties upon which interest is paid, - - -  
Rate of interest on same, - - -  
By whom were these bonds issued, and when due, - - -
3. Amount of floating debt, - - - \$890,934.39
4. Total amount of funded and floating debt, - 890,934.39

- |   |   |            |
|---|---|------------|
| 5. Proportion of same per mile of road, | - | \$2,651.58 |
| 6. Proportion of same for Connecticut,  | - | -          |

The property is further encumbered by about \$2,500,000 bonds secured by mortgages prior to the "Berdell mortgage" being mainly on the road from Providence, R. I., to Waterbury, Conn., which road is not in the possession of this company, but is operated by trustees under the said mortgages.

## COST.

The cost of road and equipment to the present company as represented by the Berdell Bonds"		
at par is,	-	\$20,000,000.00
Receivers' certificates and interest, and Trustees' debts, paid under order of court to obtain possession,	-	638,022.90
Expended for construction by the present company,	-	201,765.41
Expended for equipment by the present company,	-	51,584.98
		<hr/>
		\$20,891,373.29
Total cost of entire equipment, (estimated value,)		520,000

## CHARACTERISTICS.

- |   |   |               |
|---|---|---------------|
| 1. Total length of main line of road, from Boston to Willimantic,                                     | - | 85.75 miles.  |
| 2. Length of the same in Connecticut,   | - | 34.25 miles.  |
| 3. Length of the same in other States (giving the names of States and length in each), Massachusetts, | - | 51.50 miles.  |
| 4. Name and length of branches,   | - | None.         |
| Woonsocket Division,  | - | 33.75 miles.  |
| Dedham Branch,  | - | 2. miles.     |
| Southbridge Branch,   | - | 17.50 miles.  |
| 5. Total length of branches,  | - | 53.25 miles.  |
| 6. Length of same in Connecticut,   | - | 5. miles.     |
| 7. Aggregate length of sidings,   | - | 21.47 miles.  |
| 8. Length of same in Connecticut,   | - | 24,280 miles. |



9. *Total length of track for the entire road (single track miles),	- - -	173.72 miles.
10. Length of the same in Connecticut,	- -	45 $\frac{23}{80}$ miles.
11. Total length of double track,	- -	13.25 miles.
12. Length of same in Connecticut,	- -	None.
13. Miles of track laid with steel rails,	- -	6.96 miles.
14. Aggregate length of wooden bridges,	- -	7,622 feet.
15. Aggregate length of iron bridges,	- -	241 feet.
16. Aggregate length of stone arch bridges,	- -	335 feet.
17. Number of public highways crossed at grade in Connecticut,	- - -	13
18. Number of public highways crossed under the track in Connecticut,	- - -	None.
19. Number of public highways crossed over the track in Connecticut,	- - -	None.
20. Number of railroads crossed at grade in Connecticut,	- - -	1
21. Name of each—Norwich & Worcester.		
22. † Total number of stations on the entire road,		58
23. Number of same in Connecticut,	- -	12

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

24. Name, termini, and length of each,— Norwich and Worcester Railroad, from Worcester to Allyn's Point,	- - -	66.4 miles.
25. Total length of all,	- - -	66.4 miles.
26. Total length of all in Connecticut,	- -	49
27. Total number of stations on all roads operated by this company,	- - -	82
28. Total number of same in Connecticut,	- -	22

\* Not including H. P. & F. R. R. Division, from Providence, R. I., to Waterbury, Conn., 122 miles, which is operated by Trustees of the H. P. & F. mortgage, who report directly to the Commissioners, besides which the N. Y. & N. E. R. R. Co. own about 75 miles of unfinished road, partially graded between Waterbury and the Hudson River.

† Does not include stations on roads that are leased.

‡ The traffic and other statistics given in this report do not include the Norwich & Worcester Railroad, which reports directly to the Commissioners.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	29	88,000
2. Number of passenger cars, average weight, - - - - -	58	34,000
3. Number of merchandise cars, average weight, - - - - -	130	16,400
4. Number of baggage cars, average weight, - - - - -	14	30,000
5. Number of gravel and other cars, - - - - -	295	14,000
6. Number of men employed exclusive of those engaged in construction, - - - - -		743
7. Average rate of speed of express passenger trains when in motion, - - - - -	30 m. per hour.	
8. Average rate of same including stops, - - - - -	25 m. per hour.	
9. Average rate of speed of accommodation trains, - - - - -	20 m. per hour.	
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 m. per hour.	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,*	.10
2. Highest rate of same for distances more than three miles,* - - - - -	.05
3. Highest rate per mile for through passengers,*	.0337
4. General average rates received,* - - - - -	.0257
5. Average rate for commutation per mile, - - - - -	.0105
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, - - - - -	.20
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes, - - - - -	.02
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, - - - - -	.044

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - - - -	446,541
2. Miles run by freight trains, - - - - -	195,907
3. Miles run by other trains, - - - - -	17,608
4. Total miles run, - - - - -	660,056
5. Number of passengers carried, - - - - -	1,736,798
6. Number of passengers carried one mile, - - - - -	18,607,127

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\* Not to include commutation fares.

7. Number of passengers carried one mile to and from other roads, - - - -	7,503,052
8. Tons of merchandise carried, - - - -	344,508
9. Tons of merchandise carried one mile, -	9,304.650
10. Tons of merchandise carried to and from other roads, - - - -	5,707,874

\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road, - - -	\$74,696.61
2. Land or land damages, - - -	2,222.40
3. New buildings, - - -	106,646.87
4. New rolling stock, - - -	51,584.98
5. Any other expenditure, South Boston cut improvement, - - -	14,518.55
River Street Bridge, - - -	3,540.98
Bridge at Blackstone, - - -	140.00
6. Total, - - -	<u>\$253,350.39</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - -	\$150,268.49
2. New iron rails, (No. of tons and cost,) 1,535 tons,	58,431.87
3. New steel rails, (No. of tons and cost),	
4. Repairs of bridges, - - -	31,142.62
5. Repairs of buildings and fixtures, - -	3,687.94
6. Repairs of fences, - - -	1,277.38
7. Removing ice and snow, - - -	1,681.93
8. Total for maintenance of way, - -	<u>\$246,490.23</u>
9. Cost per mile of road kept in repair, -	1,773.38
10. Proportion for Connecticut, - -	69,605.17

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - -	\$60,842.26
2. Repairs of machinery, - - -	

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



3. Repairs of passenger, baggage, and mail cars,		\$36,140.36
4. Repairs of freight cars,	- - -	18,541.73
5. Cost of fuel:		
Wood, \$3,092.00	} Total, - - -	75,084.20
Coal, 71,992.20		
6. Oil used by engines and cars, etc.,	- - -	6,857.85
7. Waste and other material used for cleaning,	- - -	
8. Total for maintenance of motive power		
and cars,	- - -	\$197,466.40
9. Cost per mile of road operated,	- - -	1,420.62
10. Proportion for Connecticut,	- - -	55,759.33

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	- - -	\$118,739.85
2. Salaries, wages, and incidentals chargeable to freight department,	- - -	105,565.05
3. Wages of switchmen, signal men, gate keep- ers, and watchmen,	- - -	21,881.27
4. Gratuities,	- - -	None.
5. Damages for injuries to persons,	- - -	679.00
6. Damages for cattle killed,	- - -	None.
7. Damages for loss of goods and baggage,	- - -	1,266.49
8. Damages to property, including damages by fire,	- - -	1,489.25
9. Taxes,	- - -	7,171.96
10. Insurance,	- - -	5,500.00
11. Telegraph expenses,	- - -	677.17
12. *Amount paid other companies as rent for use of road, specifying each company,— Norwich & Worcester Railroad Co.,	- - -	12,153.16
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each com- pany,	- - -	None.
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in-		

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\*Of this amount, \$1,019.38 went into the hands of the Trustees under the Berdell Mortgage, and \$11,133.78 into the Treasury of Norwich and Worcester Division.—*R. R. Coms.*

terest,) not included in any of the above items,	-	-	-	-	\$59,693.44
15. Total miscellaneous,	-	-	-	-	\$334,816.64
16. Amount per mile of road operated,	-	-	-	-	2,408.75
17. Proportion for Connecticut,	-	-	-	-	94,543.43
* 1. Total expenditure for operating the road,	-	-	-	-	\$778,773.27
2. Total cost per mile of road operated,	-	-	-	-	5,602.75
3. Proportionate total for Connecticut,	-	-	-	-	219,907.93

## INCOME.

1. From passengers:					
On main road and branches owned by					
Company,	-	-	-	-	\$206,092.13
To and from other roads,	-	-	-	-	208,811.51
2. From freight:					
On main road and branches owned by					
Company,	-	-	-	-	202,087.15
To and from other roads,	-	-	-	-	245,174.32
3. U. S. Mails,	-	-	-	-	11,212.38
4. Rents,	-	-	-	-	5,701.74
5. Expresses,	-	-	-	-	36,800.90
6. Other sources, stating what, with amount for each,	-	-	-	-	
7. Total Income,	-	-	-	-	915,880.13
8. Income per mile of road operated,	-	-	-	-	6,589.07
9. Proportionate income for Connecticut,	-	-	-	-	258,620.99
10. Income above operating expenses,	-	-	-	-	137,106.86
11. Amount paid for interest,	-	-	-	-	33,567.74
Amount paid for rent of property at Boston terminus,	-	-	-	-	64,063.68
12. Total net income,	-	-	-	-	39,475.44
13. Number and per cent. dividends,	-	-	-	-	None.
14. Amount paid in dividends,	-	-	-	-	None.
15. Paid to sinking fund,	-	-	-	-	None.
16. Surplus for the year,	-	-	-	-	39,475.44
17. Surplus last year,	-	-	-	-	None.
18. Total surplus,	-	-	-	-	39,475.44
19. Surplus invested as follows:					
Cash and loans,	-	-	-	-	None.
Balance of accounts due the Company,	-	-	-	-	None.

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\* Total amount of the three previous articles.

Materials, fuel, and stores, -	-	-	\$39,036.54
Other items, -	-	-	438.90

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Cost of road including equipment, as represented by B. H. & E. R. R. Berdell Bonds at par, -	\$20,000,000.00
New Construction (expended by the <i>present</i> com- pany), -	201,765.41
New Equipment (expended by the <i>present</i> company),	51,584.98
B. H. & E. Railroad—Receiver's Certificates of in- debtedness and interest and trustees' debt, paid by decree of court to obtain possession, -	638,022.90
	<hr/> \$20,891,373.29
Supplies on hand, -	39,036.54
Ledger balances due from corporations and indi- viduals, -	38,092.44
Cash, -	5,139.03
	<hr/> \$20,973,641.30

*Cr.*

Capital Stock issued -	\$5,675,000.00
B. H. & E. R. R. Berdell Bonds, en- titling holders to stock in <i>this</i> com- pany, -	14,325,000.00
	<hr/> \$20,000,000.00
Seven per cent. notes of 1876, -	750,000.00
Notes payable, -	76,345.28
Unclaimed interest (overdue coupons), -	280.00
B. H. & E. R. R. Receivers' Certificates of indebt- edness unpaid, -	11,250.00
Ledger Balances due corporations and individuals,	64,393.09
Bills audited, -	31,897.49
Income account, -	39,475.44
	<hr/> \$20,973,641.30

STATEMENT OF EACH ACCIDENT.

October 12, 1874. Patrick Conner, a trespasser, stepped in front of an engine at Elm street, Springvale, and was killed.



December 3, 1874. Ernest Ham, a passenger, jumped from an accommodation train, at Readville, before it had stopped, fell, and was run over, and so injured that death resulted the following morning.

December 14, 1874. Charles E. L. Wheeler, brakeman, knocked off freight train by bridge east of Mattapan, hurt about the head slightly, recovered.

December 24, 1874. M. P. Burby, trespasser, while walking on track at Webster was struck by freight train, slightly injured.

John Cary, employé, sitting too near the track at East Douglas, was struck by engine of freight train, and slightly injured.

March 1, 1875. E. Smith, fireman, and V. Joselin, baggage-master, slightly injured by train running off track at Everett station (Norwood); M. Pierce, express messenger, slightly injured in shoulder by same cause.

May 15, 1875. Thomas Durand, a trespasser, wheeling a barrow between the tracks near First street, South Boston, was struck by engine of accommodation train, ribs were broken, and received a scalp wound, not dangerously hurt.

July 19, 1875. Thomas Morris, trespasser, in trying to get upon a moving freight train at Webster (after being warned not to do so) fell and had left arm crushed.

July 21, 1875. Holden L. Briggs, a trespasser, walking on bridge over Providence & Worcester Railroad west of Blackstone, was struck by engine of express passenger train, and killed.

September 5, 1875. John Gately, trespasser, walking on the track was struck by the engine of an approaching freight train, and received a severe fracture of the skull, from which he died.

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## LIST OF OFFICERS AND DIRECTORS.

### OFFICERS.

*President.*—WILLIAM T. HART, Boston.

*General Manager.*—CHARLES P. CLARK, Boston.

*Secretary.*—SIMON W. HATHAWAY, Boston.

*Treasurer.*—GEORGE B. PHIPPEN, Boston.

*Superintendent, Eastern Division.*—H. M. BRITTON, Boston.

*Superintendent, Woonsocket Division.*—E. H. TUCKER, Boston.

*General Ticket Agent.*—A. C. KENDALL, Boston.

*General Freight Agent.*—GEORGE H. WILLIAMS, Boston.

## BOARD OF DIRECTORS.

GEORGE W. BALDWIN, Boston.  
ALONZO W. BEARD, Boston.  
LEGRAND B. CANNON, Burlington, Vt.  
WM. B. DUNCAN, New York.  
CHAS. H. DALTON, Boston.  
R. SUYDAM GRANT, New York.  
WILLIAM T. HART, Boston.  
EDWARD W. KINSLEY, Boston.  
FREDERICK J. KINGSBURY, Waterbury, Conn.  
CHARLES DANA, New York.  
GEO. M. RICE, Worcester, Mass.  
JOHN F. SLATER, Norwich, Conn.  
JAMES Y. SMITH, Providence, R. I.  
JAMES STURGIS, Boston.  
ROYAL C. TAFT, Providence, R. I.

Attest, WILLIAM T. HART, *President.*

Attest, GEORGE B. PHIPPEN, *Treasurer.*

STATE OF MASSACHUSETTS, }  
COUNTY OF SUFFOLK. }

BOSTON, November 26, 1875.

Then personally appeared William T. Hart, President, and Geo. B. Phippen, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me.

SIMON W. HATHAWAY,  
*Justice of the Peace.*

# NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

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*Return of the New York, New Haven & Hartford Railroad Company,  
for the year ending Sept. 30, 1875, under the Act of 1872.*

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## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$15,500,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	15,500,000.00
3. *Capital Stock actually paid in, -	15,500,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	15,500,000.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.
8. Amount paid in cash on said stock, -	None.
9. Amount credited on said stock to holders on account of undivided earnings, -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of Stock issued,	-	155,000
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	15,500,000.00
15. Total market value on the 30th of September, of the Stock issued,	- - -	21,700,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	109,540.64
17. Proportion of Stock issued for Connecticut,	-	13,199,646.64
18. Amount of Stock held in Connecticut,	-	5,684,300.00
19. Number of stockholders residing in Con- necticut,	- - - - -	1,303

## DEBTS.

1. Total amount of funded debt,	- -	None.
First mortgage bonds due (when ?)	-	None.
Rate of interest, (what ?) per cent.	- -	None.
Second mortgage bonds due, (when ?)	-	None.
Rate of interest, (what ?) per cent.	- -	None.
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	- - -	\$2,000,000.00
Rate of interest on same, at 6 per cent.,	-	1,000,000.00
at 7 per cent.,	-	1,000,000.00
By whom were these bonds issued, and when due ?		
Harlem River and Port Chester R. R., due 1903.		
3. Amount of floating debt,	- - -	282,758.38
4. Total amount of funded and floating debt,	-	282,758.38
5. Proportion of same per mile of road,	-	1,998.29
6. Proportion of same for Connecticut,	- -	240,794.19

## COST.

1. Total cost of entire road to date, (including Real Estate and Wharves,)	- -	\$13,578,547.38
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	95,961.46
3. Proportion of same for Connecticut,	- -	11,563,355.93

4. Total cost of entire equipment, (including Freight Barges,) - - -	\$2,114,501.42
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. * Proportion of same per mile of road, -	14,943.47
6. Proportion of same for Connecticut, - -	1,800,688.49

## CHARACTERISTICS.

1. Total length of main line of road, - -	123 miles.
2. Length of the same in Connecticut, - -	102 miles.
3. Length of the same in other States, (giving the names of States and length in each :	
Massachusetts, - - - -	5.87 miles.
New York, - - - -	15.13 miles.
4. Name and length of branches :	
New Britain branch, - 3.00 miles.	
Middletown branch, - 10.00 miles.	
Suffield branch, - 4.50 miles.	
Hartford Ft. branch, - 1.00 mile.	
5. Total length of branches, - - -	18.50 miles.
6. Length of same in Connecticut, - -	18.50 miles.
7. Aggregate length of sidings, - - -	49.14 miles.
8. Length of same in Connecticut, - -	41.85 miles.
9. Total length of track for the entire road (single track miles), - - -	313.64 miles.
10. Length of the same in Connecticut, - -	264.35 miles.
11. Total length of double track, - - -	123.00 miles.
12. Length of same in Connecticut, - -	102.00 miles.
13. Miles of track laid with steel rails, and steel top, - - - -	251.97 miles.
14. Aggregate length of wooden bridges, -	5,617 feet.
15. Aggregate length of iron bridges, - -	3,564 feet.
16. Aggregate length of stone arch bridges, -	2,586 feet.
17. Number of public highways crossed at grade in Connecticut, - - - -	174

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\*The answer to this question differs from that given to the Massachusetts Commissioners (\$13,793.23), since the Massachusetts form requires the apportionment to be made for the whole number of miles of road operated, not alone for the miles of road owned by the Company.—*R. R. Coms.*

18. Number of public highways crossed under the track in Connecticut, - - -	14
19. Number of public highways crossed over the track in Connecticut, - - -	41
20. Number of railroads crossed at grade in Connecticut, - - - - -	3
21. Name of each: Housatonic R. R., Shore Line Railway, Hartford, Prov. & Fishkill R. R.	
22. * Total number of stations on the entire road,	56
23. Number of same in Connecticut, - - -	43

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

34. Name, termini, and length of each:	
Shore Line Railway, New Haven to New London, - - -	50.00 miles.
Harlem River & Port Chester R. R., New Rochelle to No. New York, - - -	11.80 miles.
25. Total length of all, - - - - -	61.80 miles.
26. Total length of all in Connecticut, - - -	50.00 miles.
27. Total number of stations on all roads operated by this company, - - - - -	83
28. Total number of same in Connecticut, - - -	61

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	92	108,000
2. Number of passenger cars, average weight, -	182	36,000
3. Number of merchandise cars, average weight, -	1,130	16,000
4. Number of baggage cars, average weight, -	62	30,000
5. Number of gravel and other cars, - - -	185	
6' Number of men employed exclusive of those engaged in construction, - - - - -	2,090	
7. Average rate of speed of express passenger trains when in motion, - - - - -	35 miles.	
8. Average rate of same including stops, - - -	30 miles.	
9. Average rate of speed of accommodation trains, - - - - -	28 miles.	

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\* Does not include stations on roads that are leased.



10. Highest rate of speed allowed freight trains  
in motion, - - - - - 15 miles.

FARES AND FREIGHT.

- |   |   |                       |       |
|---|---|-----------------------|-------|
| 1. Highest rate of passenger fare per mile for distances less than three miles,*                | - | -                     | .05   |
| 2. Highest rate of same for distances more than three miles,*                                   | - | -                     | .0433 |
| 3. Highest rate per mile for through passengers,  | . |                       | .0276 |
| 4. † General average of rates received,*  | - |                       | .0281 |
| 5. Average rate for commutation per mile, on the basis of one round trip each week-day,         |   |                       | .0056 |
| 6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,      |   | \$1.40 \$1.00 .80 .60 |       |
| 7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, |   |                       | .0123 |
| 8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,      |   |                       | .0438 |

DOINGS DURING THE YEAR.

- |   |   |   |             |
|---|---|---|-------------|
| 1. Miles run by passenger trains,                                 | - | - | 1,302,860   |
| 2. Miles run by freight trains,                                   | - | - | 553,884     |
| 3. Miles run by other trains,                                     | - | - | 147,318     |
| 4. Total miles run,   | - | - | 2,004,062   |
| 5. Number of passengers carried,                                  | - | - | 4,034,239   |
| 6. Number of passengers carried one mile,                         | - |   | 123,003,659 |
| 7. Number of passengers carried one mile to and from other roads, | - | - | 40,820,765  |
| 8. Tons of merchandise carried,                                   | - | - | 827,832     |
| 9. Tons of merchandise carried one mile,                          | - |   | 34,936,946  |
| 10. Tons of merchandise carried to and from other roads,          | - | - | 447,328     |

\* Not to include commutation fares.  
† General average rate received from all passengers (including commuters on basis stated in No. 5), .0228.

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	-	-	
2. Land or land damages,	-	-	\$7,729.85
3. New buildings,	-	-	119,743.30
4. New rolling stock,	-	-	
5. Any other expenditure:			
New barges,	-	-	40,590.00
New wharves,	-	-	31,800.78
6. Total,	-	-	\$199,863.93

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$319,083.42
2. New iron rails, (No. of tons and cost,)	-	-	
3. New steel rails, (No. of tons and cost,)	-	-	
4. Repairs of bridges,	-	-	37,793.34
5. Repairs of buildings and fixtures,	-	-	88,959.56
6. Repairs of fences,	-	-	3,477.41
7. Removing ice and snow,	-	-	
8. Total for maintenance of way,	-	-	\$449,313.73
9. Cost per mile of road kept in repair,	-	-	2,930.94
10. Proportion for Connecticut,	-	-	353,178.27

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	\$223,364.54
2. Repairs of machinery,	-	-	15,887.87
3. Repairs of passenger, baggage, and mail cars,	-	-	210,099.35
4. Repairs of freight cars,	-	-	79,810.75
5. Cost of fuel :			
Wood, \$12,028.14	} Total,	-	249,616.14
Coal, 237,588.00		-	
Fuel for stations and cars,	-	-	11,139.92
6. Oil used by engines and cars,	-	-	29,709.97
7. Waste and other material used for cleaning,	-	-	6,772.03
8. Total for maintenance of motive power and cars,	-	-	\$826,400.57

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

9. Cost per mile of road operated,	-	\$5,390.74
10. Proportion for Connecticut,	-	649,584.17

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	\$532,265.04
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	478,429.03
3. Wages of switchmen, signal men, gate keepers and watchmen,	-	-	102,375.82
4. Gratuities,	-	-	3,675.51
5. Damages for injuries to persons,	-	-	21,804.68
6. Damages for cattle killed,	-	-	1,436.95
7. Damages for loss of goods and baggage,	-	-	2,309.69
8. Damages to property, including damages by fire,	-	-	2,454.88
9. Taxes,	-	-	223,643.25
10. Insurance,	-	-	7,002.50
11. Telegraph expenses,	-	-	2,240.00
12. Amount paid other companies as rent for use of road, specifying each company: Shore Line Railway, \$100,000.00, deducted from receipts of Shore Line Division; Harlem River & Port Chester R. R., \$112,060, interest paid on bonds and included in Interest account.			
13. Amount paid other companies in tolls for passengers and freight, specifying each Co.: Harlem R. R., \$273,753.37, deducted from Transportation receipts.			
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	74,046.31
15. Total Miscellaneous,	-	-	\$1,451,683.66
16. Amount per mile of road operated,	-	-	9,469.56
17. Proportion for Connecticut,	-	-	1,141,081.98
1. * Total expenditure for operating the road,			\$2,727,397.96
2. Total cost per mile of road operated,	-	-	17,791.24
3. Proportionate total for Connecticut,	-	-	2,143,844.42

\* Total amount of the three previous articles.



## INCOME.

1. From passengers:					
On main road and branches owned by Com-					
pany, - - - - -					\$1,697,940.39
To and from other roads, - - -					1,167,233.19
2. From freight:					
On main road and branches owned by Com-					
pany, - - - - -					763,465.71
To and from other roads, - - -					668,032.54
3. U. S. Mails, - - - - -					90,538.44
4. Rents, - - - - -					
5. Expresses, - - - - -					152,903.28
6. Other sources, stating what, with amount for					
each: Interest, - - - - -					59,409.90
7. Total income, - - - - -					4,599,523.45
8. Income per mile of road operated, - - -					30,003.41
9. Proportionate income for Connecticut, -					3,615,410.91
10. Income above operating expenses, - - -					1,872,125.49
11. *Amount paid for interest, - - - - -					172,195.00
12. Total net income, - - - - -					1,699,930.49
13. Number and per cent. dividends, 2, of 5 per cent. each.					
14. Amount paid in dividends, - - - - -					1,550,000.00
15. Paid to sinking fund, - - - - -					
16. Surplus for the year, - - - - -					149,930.49
17. Surplus last year, - - - - -					1,682,651.64
18. † Total surplus, - - - - -					1,832,582.13
19. Surplus invested as follows :					
Cash and loans, - - - - -					523,366.82
Balance of accounts due the Company, -					237,568.37
Materials, fuel, and stores, - - - - -					549,483.19
Other items, - - - - -					522,163.75

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Cost of Railroad, - - - - -					\$12,889,584.40
Cost of Equipment, Engines, and Cars, - - -					2,073,911.42

\* Including \$112,060, interest paid on Harlem River & Port Chester R. R. bonds.

† Does not include "Contingent Account of \$170,191.60," said to be made up of items outside of Transportation Business, and to have originally arisen from sale of lands in New York City, never put to Real Estate account.—*R. R. Coms.*

## 1876.] NEW YORK, NEW HAVEN &amp; HARTFORD RAILROAD. 251

Freight Barges, - - - - -	\$40,590.00
Real estate, - - - - -	560,274.67
Wharves, - - - - -	128,688.31
Materials and supplies, October 1, 1875, - -	549,483.19
Materials Shore Line Division, and Debit balance,	233,981.22
New York, New Haven & Hartford R. R. stock,	
owned by Company, 686 shares, - -	68,600.00
Cash, and due from agents and corporations, -	1,240,418.40
	<u>\$17,785,531.61</u>

*Cr.*

Capital stock, 155,000 shares, - - -	\$15,500,000.00
Coupons unpaid, - - - - -	10,765.00
Bills payable, - - - - -	3,000.00
September bills, pay-rolls, and balances, - -	268,993.38
* Contingent account, - - - - -	170,191.10
Profit and Loss, - - - - -	1,832,582.13
	<u>\$17,785,531.61</u>

## STATEMENT OF EACH ACCIDENT.

1874.

Oct. 1. 8.05 A. M. train from New York—David Miner fell off the train when half a mile west of Cos Cob Bridge, and was slightly injured.

Oct. 12. The 2.50 P. M. train from New Haven, struck and killed an unknown man near Stamford. The Coroner's jury ex-empted the Company from blame.

Oct. 16. Gilbert Vincent was found dead in culvert near Darien Station, early in the morning. Supposed to have been killed by a passing train on night of 15th inst.

Oct. 17. 3 P. M. train from New York, C. S. Hawes, of Bridgeport, while leaning out from step of smoking car at South Norwalk, was struck by signal rod of switch, and slightly injured in the head.

Oct. 19. A man, supposed to be Thomas Bedient, of Georgetown, Conn., was found about half a mile east of South Norwalk Draw, taken to station at South Norwalk. Coroner's verdict was, "Killed by falling off or staggering against a passing train."

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\* Increased during the year by premiums on 1,314 shares of stock of this Company, held by it, sold during the year, \$58,159—other items, \$4,600—total, \$62,759.—*R. R. Coms.*

Oct. 21. James Hughes, a boy aged nine years, was killed by being caught between the brakes of two coal cars which were being moved by hand on a side track at Meriden.

Oct. 21. Thomas Andrews, a gate tender at Elm St. crossing at New Britain, was struck and fatally injured by a locomotive, while trying to prevent a team crossing in front of a train.

Oct. 31. 2.20 P. M. train from New York, struck and slightly injured two men on the Dyke at New Haven.

Nov. 3. 4.45 P. M. train from New York. S. Bouton jumped off the train at Rye Station before the train stopped, and had his leg cut off.

Nov. 10. A boy, named Albert Mills, from Orphans' Home at Newtown, while stealing a ride on day freight near Darien, fell under the train and had his leg cut off.

Nov. 14. Stephen Claffey, an employé, fell from a freight car on the Freight Branch Track at Hartford, and was fatally injured.

Nov. 17. C. S. Beecher, a brakeman, was seriously injured, in trying to get on a switch engine in motion, at Belle Dock, New Haven.

Nov. 26. Patrick Joy, while badly intoxicated, stepped into a passenger car at Thompsonville with some friends (who were leaving for Springfield), and in getting off after the train had started, fell to the track and was killed.

Nov. 30. Michael Lahey, an employé, was injured while coupling cars at Berlin Station.

Dec. 7. Geo. W. Fowler, an employé, had one of his fingers crushed while coupling cars at Hartford Freight Depot.

Dec. 26. The 5.30 A. M. train from New Haven, killed a boy (about 15 years old), name unknown, while standing on the track near South Norwalk.

1875.

Jan. 2. An unknown person jumped from the midnight mail train when near Meriden, and was slightly injured.

Jan. 4. The Milk train from New Haven struck and killed Doctor McCollough on crossing east of Port Chester.

Jan. 13. The 1 P. M. train from New York killed a man, supposed to be G. E. Palmer, of Worcester, Mass., when just east of Noroton Station.



Jan. 22. The 3.10 A. M. train from New Haven, Joseph Weir jumped through the window of a sleeping car, near West Haven, and was slightly injured.

Feb. 10. Henry Doocy, while attempting to drive a cart over Canton St. crossing in Hartford, in front of a passenger train, was struck and killed.

Feb. 17. L. A. Ladd, a brakeman, was injured in coupling cars at Hartford Freight Depôt.

Feb. 24. Ernst John, an employé, was thrown from a hand car, near Hartford, and had an arm broken.

March 18. Thomas Wallace, drunken truckman, in attempting to drive a cart across the track at Wallingford, in front of an approaching train, was struck and slightly injured.

March 20. Patrick Conner, a brakeman, was slightly injured in coupling cars at Hartford Freight Depôt.

April 26. The 5.15 P. M. train from New York, struck and killed Isaac Potts while walking on the track between Port Chester and Greenwich.

May 9. The 2.30 P. M. train from New Haven, struck and injured an unknown man while walking on the track near Fairfield.

March 18. Patrick Slattery, a tramp, was struck by the engine of a freight train, near Berlin Station, and was considerably injured.

May 22. James Parve, a brakeman, was slightly injured whilst in the act of coupling cars at Windsor Locks Station.

May 27. John Kane was run over and killed by a switching engine at Belle Dock, New Haven.

May 29. John R. Wragg, of Hartford, fell off a special train near Hayden Station, and was killed.

June 9. John Kennedy, while asleep on the track near Wilson Station, was struck by the engine of a freight train, and slightly injured.

June 15. Louis Miller, a brakeman, was sent with a red light to flag the up train from New York, whilst a circus train was being made up at Stamford; he put the light down and went to sleep on the track, and was run over and killed.

July 10. Alice E. Clark, a colored women, while walking on

the track near Washburn Wheel Works in Hartford, late at night, was struck and killed by the steamboat train down.

July 20. A. L. Cooley, a brakeman, was injured in coupling cars at Hartford.

July 28. Laurie Finch, a conductor of a freight train, was badly injured by the breaking of a rope used in roping cars on to the turnout at Windsor Locks.

Aug. 2. Extra freight train from New Haven, killed Thomas McGovern while walking on the track near Milford.

Aug. 7. Celia Quinn was run over and killed near Cedar Hill, New Haven, by the steamboat train going south. She was supposed to be badly intoxicated at the time.

Aug. 16. A boy, named John Lane, jumped from the 9.45 A. M. train from New Haven, and was seriously injured.

Aug. 19. Isaac Fuller, a freight train conductor, was injured in coupling cars at Hartford.

Aug. 19. Matthew Fahey, in attempting to drive a coal cart across the tracks near Grand street, New Haven, was struck and slightly injured.

Aug. 25. The 1.52 P. M. train from New Haven, struck and seriously injured an unknown man at Bridgeport.

Sept. 18. The 6.10 A. M. train from Stamford, struck and killed an unknown man walking on the track near Port Chester.

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## LIST OF OFFICERS AND DIRECTORS.

### OFFICERS.

*President*, W. D. BISHOP, Bridgeport, Conn.

*Vice-President and Gen'l Supt.*, E. M. REED, New Haven, Conn.

*Secretary*, E. I. SANFORD, New Haven, Conn.

*Treasurer*, JOHN T. SHELTON, \* Bridgeport, † New York.

*Assistant* } JOHN T. MOODY, \* Bridgeport, † New York.

*Superintendents*, { C. S. DAVIDSON, Hartford, Conn.

*General Ticket Agent*, A. L. BRIGHAM, New York.

*General Freight Agent*, CHAS. ROCKWELL, New Haven, Conn.

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\* Residence.

† Business Address.

BOARD OF DIRECTORS.

W. D. BISHOP, Bridgeport, Conn.  
E. M. REED, New Haven, Conn.  
WILSON G. HUNT, New York.  
C. VANDERBILT, New York.  
GEO. N. MILLER, New York.  
C. A. CHAPIN, Springfield, Mass.  
A. R. VAN NEST, New York.  
H. C. ROBINSON, Hartford, Conn.  
E. H. TROWBRIDGE, New Haven, Conn.  
NATHANIEL WHEELER, Bridgeport, Conn.  
C. M. POND, Hartford, Conn.  
AUG. SCHELL, New York.  
GEO. H. WATROUS, New Haven, Conn.

Attest, W. D. BISHOP, *President.*  
Attest, J. T. SHELTON, *Treasurer.*

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, }

NEW YORK, Jan. 19, 1876.

Then personally appeared, W. D. Bishop, President, and J. T. Shelton, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

E. C. ROBINSON,  
*Notary Public.*



# NEW YORK, PROVIDENCE AND BOSTON RAILROAD.

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*Return of the New York, Providence and Boston Railroad Company,  
for the year ending August 31, 1875, under the Act of 1872.\**

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## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$4,000,000.00
2. Capital Stock authorized by votes of the Com-		
pany, -	-	4,000,000.00
3. †Capital Stock actually paid in, -	-	2,500,000.00
4. Capital Stock issued for which par or more was		
paid in cash or its equivalent, -	-	2,500,000.00
5. Capital Stock issued for earnings which had		
not been divided among the stockholders,	None.	
6. Capital Stock issued upon which no payment		
has been made either in cash or its equiva-		
lent, -	-	None.
7. Capital Stock issued upon which less than par		
was paid in cash by stockholders, -	-	None.
8. Amount paid in cash on said stock, -	-	None.
9. Amount credited on said stock to holders on		
account of undivided earnings, -	-	None.
10. Amount credited on said stock to holders on		
account of increased valuation of road or		
equipment, or both, -	-	

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\* The fiscal year of this Company ends August 31, and the Returns to the Commissioners have always been made for the same period; we have therefore allowed it in this case, on the understanding that hereafter, the fiscal year shall terminate September 30.—*R. R. C.*

† Construed by the Legislature of 1875 to mean “the amount of full paid capital stock issued.”

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	-
12. Total number of shares of Stock issued, -	25,000
13. Par value per share of Capital Stock, -	\$100.00
14. Total par value of Stock issued, - -	2,500,000.00
15. Total market value on the 30th of September, of the Stock issued, - - -	3,000,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company, - -	40,000.00
17. Proportion of Stock issued for Connecticut, -	680,000.00
18. Amount of Stock held in Connecticut, -	52,300.00
19. Number of stockholders residing in Connecticut, - - - - -	13

## DEBTS.

1. Total amount of funded debt, - -	\$1,263,000.00
First mortgage bonds due (when?) - -	
Rate of interest, (what?) per cent., - -	
Second mortgage bonds due (when?) - -	
Rate of interest, (what?) per cent., - -	
All others described in same manner, -	
6 per cent. bonds due 1878, - - -	76,000.00
7 per cent. bonds due 1899, - - -	837,000.00
7 Improvement bonds due 1876, - -	100,000.00
Extension road bonds. - - -	
6 per cent, bonds due 1878, - - -	200,000.00
6 per cent. bonds due 1881, - - -	50,000.00
2. Amount of bonds issued by other parties upon which interest is paid, - - -	None.
Rate of interest on same, - - -	None.
By whom were these bonds issued, and when due, - - - - -	None.
3. Amount of floating debt, - - -	148,760.00
4. Total amount of funded and floating debt, -	1,411,760.00
5. Proportion of same per mile of road, -	22,588.16
6. Proportion of same for Connecticut, -	383,998.72

## COST.

1. *Total cost of entire road to date,	-	-	\$2,436,832.67
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering).			
2. Proportion of same per mile of road,	-	-	38,989.32
3. Proportion of same for Connecticut,	-	-	662,818.44
4. Total cost of entire equipment,	-	-	524,416.36
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road,	-	-	8,390.66
6. Proportion of same for Connecticut,	-	-	142,641.22

## CHARACTERISTICS.

1. Total length of main line of road,	-	-	62.5 miles.
2. Length of the same in Connecticut,	-	-	17 "
3. Length of the same in other States (giving the names of States and length in each),	-	-	45.5 & 45 miles
Rhode Island,	-	-	double track.
4. Name and length of branches,	-	-	None.
5. Total length of branches,	-	-	None.
6. Length of same in Connecticut,	-	-	None.
7. Aggregate length of sidings,	-	-	About 7 miles.
8. Length of same in Connecticut,	-	-	About $4\frac{1}{8}$ "
9. Total length of track for the entire road (single track miles),	-	-	119.5 miles.
10. Length of the same in Connecticut,	-	-	$26\frac{5}{8}$ "
11. Total length of double track,	-	-	50
12. Length of same in Connecticut,	-	-	5.5
13. Miles of track laid with steel rails,	-	-	14 miles.
14. Aggregate length of wooden bridges,	-	-	2,900 feet.
15. Aggregate length of iron bridges,	-	-	None.
16. Aggregate length of stone arch bridges,	-	-	350 feet.

\* When the present form of Returns was adopted, in 1872, Mr. Commissioner Gallup, with Mr. Noyes, Secretary of the Company, made a careful examination of the books of the Company, and made as correct as possible estimate of "cost of road" "and of equipment," to that date. Since then the yearly additions are accurately correct.—*R. R. C.*



17. Number of public highways crossed at grade in Connecticut, - - - -	15
18. Number of public highways crossed under the track in Connecticut, - - - -	1
19. Number of public highways crossed over the track in Connecticut, - - - -	2
20. Number of railroads crossed at grade in Connecticut, - - - - -	None.
21. Name of each, - - - - -	
22. *Total number of stations on the entire road,	26
23. Number of same in Connecticut, - - - -	9

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS  
COMPANY UNDER LEASE.

24. Name, termini, and length of each, - - - -	None.
25. Total length of all, - - - -	None.
26. Total length of all in Connecticut, - - - -	None.
27. Total number of stations on all roads operated by this company, - - - -	None.
28. Total number of same in Connecticut, - - - -	None.

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	25	56,000
2. †Number of passenger cars, average weight, -	26	32,000
3. Number of merchandise cars, average weight,	110	16,100
4. Number of baggage cars, average weight, -	7	24,600
5. Number of gravel, 16, and other cars, 108, -	124	
6. Number of men employed exclusive of those engaged in construction, - - - -	484	
7. Average rate of speed of express passenger trains when in motion, - - - -	35 miles.	
8. Average rate of same including stops, -	30	"
9. Average rate of speed of accommodation trains, - - - - -	25	"
10. Highest rate of speed allowed freight trains in motion, - - - - -	25	"

\* Does not include stations on roads that are leased.

† Also proportion of 19 passenger cars, and 8 baggage cars.

## FARES AND FREIGHT.

1. † Highest rate of passenger fare per mile for distances less than three miles,*	-	-	.10
2. Highest rate of same for distances more than three miles,*	-	-	.05
3. Highest rate per mile for through passengers,*			.0275
4. General average rates received,*	-	-	.0282
5. Average rate for commutation per mile.	-		.0084
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,		67 $\frac{3}{4}$ , 58 $\frac{1}{2}$ ,	
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,		None.	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,	-		.67 $\frac{3}{4}$ , .58 $\frac{1}{2}$

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	295,120
2. Miles run by freight trains,	-	-	180,984
3. Miles run by other trains, including switching,			47,693
4. Total miles run,	-	-	521,797
5. Number of passengers carried,	-	-	692,211
6. Number of passengers carried one mile,	-		17,524,648
7. Number of passengers carried one mile to and from other roads,	-	-	8,524,515
8. Tons of merchandise carried,	-	-	246,403
9. Tons of merchandise carried one mile,	-		9,178,512
10. Tons of merchandise carried to and from other roads,	-	-	181,870

‡ EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT  
DURING THE YEAR.

1. Extension or alteration of road,	-	-	\$43,531.49
2. Land or land damages,	-	-	24,850.00
3. New buildings,	-	-	10,756.76

† 10 cents is charged between Mystic and West Mystic.

\* Not to include commutation fares.

‡ The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

1876.] NEW YORK, PROVIDENCE & BOSTON RAILROAD. 261

4. New rolling stock, engines, \$17,855.20, cars,	
5,948.84, . . . . .	\$23,804.04
5. Any other expenditure, . . . . .	24,790.90
6. Total, . . . . .	\$127,733.19

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, . . . . .	\$95,815.51
2. New iron rails, (No. of tons and cost), 535 <sup>36</sup> / <sub>100</sub> tons, . . . . .	17,570.66
3. *New steel rails, (No. of tons and cost), 1,016	44,243.04
4. Repairs of bridges, . . . . .	8,047.82
5. Repairs of buildings and fixtures, . . . . .	7,438.45
6. Repairs of fences, . . . . .	4,103.77
7. Removing ice and snow, . . . . .	Nothing charged.
8. Total for maintenance of way, . . . . .	\$177,219.25
9. Cost per mile of road kept in repair, . . . . .	2,835.51
10. Proportion for Connecticut, . . . . .	48,203.67

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, . . . . .	
2. Repairs of machinery, . . . . .	21,665.63
3. Repairs of passenger, baggage, and mail cars, . . . . .	18,518.36
4. Repairs of freight cars, . . . . .	21,955.66
5. Cost of fuel : Wood, 787.50 } Total, . . . . . Coal, 64,551.60 }	65,339.10
6. Oil used by engines and cars, . . . . .	7,886.69
7. Waste and other material used for cleaning, . . . . .	1,553.13
8. Total for maintenance of motive power and cars, . . . . .	\$136,918.62
9. Cost per mile of road operated, . . . . .	2,190.70
10. Proportion for Connecticut, . . . . .	37,241.90

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, . . . . .	\$42,351.90
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\* Charged to repairs at price of iron.



2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	\$89,994.64
3. Wages of switchmen, signalmen, gate-keepers and watchmen,	-	-	-	21,148.15
4. Gratuities,	-	-	-	182.00
5. Damages for injuries to persons,	-	-	-	1,986.30
6. Damages for cattle killed,	-	-	-	70.00
7. Damages for loss of goods and baggage,	-	-	-	25.00
8. Damages to property, including damages by fire,	-	-	-	416.64
9. Taxes,	-	-	-	26,106.27
10. Insurance,	-	-	-	3,627.98
11. Telegraph expenses,	-	-	-	Nothing.
12. Ferry,	-	-	-	27,511.77
13. Gas,	-	-	-	73.25
14. Amount paid other companies as rent for use of road, specifying each company:	-	-	-	Nothing.
15. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-	Nothing.
16. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-	32,880.28
17. Total Miscellaneous,	-	-	-	\$246,374.18
18. Amount per mile of road operated,	-	-	-	3,941.98 $\frac{2}{3}$
19. Proportion for Connecticut,	-	-	-	67,013.77
1. *Total expenditure for operating the road,	-	-	-	\$560,512.05
2. Total cost per mile of road operated,	-	-	-	8,968.19 $\frac{1}{3}$
3. Proportionate total for Connecticut,	-	-	-	152,459.28

## INCOME.

## 1. From passengers :

On main road and branches owned by Company,	-	-	-	\$226,759.63
To and from other roads,	-	-	-	235,411.46

## 2. From freight :

On main road and branches owned by Company,	-	-	-	138,642.54
To and from other roads,	-	-	-	188,270.12

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\*Total amount of the three previous articles.

## 1876.] NEW YORK, PROVIDENCE &amp; BOSTON RAILROAD. 263

3. U. S. Mails, - - - - -	\$9,456.25
4. Rents, - - - - -	6,482.56
5. Expresses, - - - - -	24,027.60
6. Other sources, stating what, with amount for each:	
Interest, balance account, - - -	585.05
Dividend Stonington Steamboat Co., -	119,289.50
Receipts under contract Fall River line, -	18,500.00
Ferry Saloon, - - - - -	746.30
7. Total income, - - - - -	968,171.00
8. Income per mile of road operated, - -	15,490.73
9. Proportionate income for Connecticut, -	263,342.41
10. Income above operating expenses, - -	407,658.96
11. Amount paid for interest, - - - -	84,800.00
12. Total net income, - - - - -	322,858.96
13. Number and per cent. dividends, 4, of 2½ each.	
14. Amount paid in dividends, - - - -	250,000.00
15. Paid to sinking fund, - - - - -	None.
16. Surplus for the year, - - - - -	72,858.96
17. Surplus last year, - - - - -	488,539.31
18. Total surplus, - - - - -	561,398.27
19. Surplus invested as follows :	
Cash and loans, - - - - -	123,701.34
Balance of accounts due the Company, -	4,863.46
Materials, fuel, and stores, - - - -	
Other items, - - - - -	432,833.47

## BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS, AUGUST 31, 1875.

Dr.

Folio, 185. Real estate, Groton, - - -	\$10,000.00
" 193. New dredging machine, - - -	16,087.46
" 196. Extension road, - - - - -	440,686.34
" 257. Stock Stonington St'bt Co., - -	517,900.00
" 259. Improvement at Stonington, - -	94,289.10
" 312. Construction acct., (opened in 1871,—R. R. Com.,) - - -	1,168,381.87
" 350. Stonington office, - - - - -	52,461.34
" 385. Stock Wood River R. R., - - -	20,000.00
" 388. M. Morgan's Sons, - - - - -	3,322.84
" 399. Stock Prov. & Ston. S. S. Co., - -	287,000.00

Folio, 400.	A. & W. Sprague M'fg. Co.,	-	-	\$91,240.00
" 402.	N. Y., P. & B. R. R. Co.,			
	(Profit and loss account			
	—R. R. Com.,)	-	-	1,299,491.52
				<u>\$4,000,860.47</u>

*Cr.*

Folio, 1.	Capital Stock,	-	-	\$2,500,000.00
" 10.	Bonds payable, issue '69,	-	-	837,000.00
" 145.	Unclaimed interest,	-	-	2,622.00
" 180.	Bills payable, -	-	-	175,000.00
" 221.	Improvement bonds, (\$100,000, less			
	discount,—R. R. Com.,)	-	-	94,318.97
" 340.	Bonds payable,	-	-	326,000.00
" 353.	Unclaimed dividends,-	-	-	919.50
" 395.	Prov. & Ston. Steamboat Co.,	-	-	65,000.00
				<u>\$4,000,860.47</u>

## STATEMENT OF EACH ACCIDENT.

September 3, 1874. Michael Thenles, a passenger, went out on the foot board to light his cigar. He fell off, breaking his skull, causing death in a few moments.

September 16, 1874. John Allen, (a tramp,) trying to steal a ride, fell off the cars near Kingston Station, and the cars ran over his arm.

September 29, 1874. James McManey, killed walking too close to the cars.

November 17, 1874. Dr. George D. Stanton jumped off the cars when in motion. Not dangerously hurt.

April 10, 1875. Allen Spicer, (insane man,) found killed on the track.

April 10, 1875. L. C. Swan, brakeman on way freight, struck by a bridge; killed.

May 29, 1875. James Kelly, a boy, killed, struck by a passing train.

June 15, 1875. A child of Calvin Davis, struck by train on the bridge at Westerly; recovered.

August 9, 1875. Patrick Morris, a track man, struck by way freight; lost one leg.

August 24, 1875. A tramp found on top of the night mail train



insensible, and died in a few moments after being removed; supposed struck by bridge.

The accidents to Dr. Stanton, and Calvin Davis' child, occurred in Connecticut ; balance in Rhode Island.

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LIST OF OFFICERS AND DIRECTORS.

OFFICERS.

*President*, SAMUEL D. BABCOCK, 50 Wall St., N. Y.  
*Vice-President*, DAVID S. BABCOCK, 177 West St., N. Y.  
*Secretary*, F. B. NOYES, Stonington, Conn.  
*Treasurer*, HENRY MORGAN, 39 William St., N. Y.  
*Superintendent*, ANDREW S. MATHEWS, Stonington, Conn.  
*Assistant Superintendent*, J. B. GARDINER, Providence, R. I.  
*General Ticket Agent*, F. B. NOYES, Stonington, Conn.  
*General Freight Agent*, JOEL S. PROUTY, Stonington, Ct.  
 " " " E. F. BRADFORD, Providence, R. I.

BOARD OF DIRECTORS. \*

S. D. BABCOCK, 50 Wall St., N. Y.  
 HENRY MORGAN, 39 William St., N. Y.  
 W. F. CARY, Jr., New York.  
 J. BOORMAN JOHNSTON, New York.  
 D. S. BABCOCK, 177 West St., N. Y.  
 GEO. M. MILLER, Drexell Building, Wall St., N. Y.  
 HENRY HOWARD, Coventry, R. I.  
 CHAS. H. SALISBURY, Providence, R. I.  
 N. F. DIXON, Westerly, R. I.  
 JOHN A. BURNHAM, Boston, Mass.  
 A. S. MATHEWS, Stonington, Conn.

Attest, S. D. BABCOCK, *President*.  
 Attest, HENRY MORGAN, *Treasurer*.

STATE OF NEW YORK, }  
 COUNTY OF NEW YORK, }

November 3, 1875.

Then personally appeared, Samuel D. Babcock, President, and Henry Morgan, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

EDWIN F. COREY, JR.,  
*Commissioner for the State of Connecticut, in New York City.*

## NORWICH & WORCESTER RAILROAD.

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*Return of the Norwich and Worcester Railroad Company, for the year  
ending September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$3,025,000.00
2. Capital Stock authorized by votes of the Company, -	3,025,000.00
3. <i>a</i> *Capital Stock actually paid in, -	2,604,400.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	2,604,400.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. <i>b</i> Capital Stock issued upon which no payment has been made either in cash or its equivalent, \$419,000.00, and 66 shares old stock on which no dividends are paid.	
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.
8. Amount paid in cash on said stock, -	None.
9. Amount credited on said stock to holders on account of undivided earnings, -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

NOTE *a*. This does not include \$400,000 held by the State of Massachusetts, nor \$19,000 held by G. L. Perkins, Trustee, both which amounts are held only as collateral security, but does include \$6,600 of old stock outstanding, the certificates of which are supposed to be lost. No dividends are declared in any of the \$425,600. The total stock outstanding, as by balance sheet, is \$3,023,400.—*R. R. Coms.*

NOTE *b*. See Note "*a*."—*R. R. Com.*

10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both,	-	-	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts,	-	-	None.
12. Total number of shares of Stock issued,	-	26,044	
13. Par value per share of Capital Stock,	-	\$100.00	
14. Total par value of Stock issued,	-	2,604,400.00	
15. Total market value on the 30th of September, of the Stock issued,	-	3,125,280.00	
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	39,222.89	
17. Proportion of Stock issued for Connecticut,	-	1,921,921.61	
18. Amount of Stock held in Connecticut,	-	59,600.00	
19. Number of stockholders residing in Connecticut,	-	13	

## DEBTS.

1. Total amount of funded debt,	-	\$550,000.00
First mortgage bonds due July 1, 1877,	-	400,000.00
Rate of interest, 6 per cent.,	-	
Second mortgage bonds due July 1, 1877,	-	150,000.00
Rate of interest 7 per cent,	-	
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	-	None.
Rate of interest on same,	-	
By whom were these bonds issued, and when due,	-	
3. Amount of floating debt,	-	124,894.73
4. Total amount of funded and floating debt,	-	674,894.73
5. Proportion of same per mile of road,	-	10,164.08
6. Proportion of same for Connecticut,	-	449,929.61

## COST.

1. Total cost of entire road to date,	-	\$2,554,820.49
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		



2. Proportion of same per mile of road, -	-	\$38,476.21
3. Proportion of same for Connecticut, -	-	1,885,334.29
4. Total cost of entire equipment, -	-	179,750.67
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road, -	-	2,707.09
6. Proportion of same for Connecticut, -	-	132,647.41

## CHARACTERISTICS.

1. Total length of main line of road, Norwich to Worcester, -	-	59.4 miles.
2. Length of the same in Connecticut, -	-	42. miles.
3. Length of the same in other States (giving the names of States and length in each,) Massachusetts, -	-	17.4 miles.
4. Name and length of branches, Allyn's Point, -	-	7. miles.
5. Total length of branches, -	-	7. miles.
6. Length of same in Connecticut, -	-	7. miles.
7. Aggregate length of sidings, -	-	13.6 miles.
8. Length of same in Connecticut, -	-	9.5 miles.
9. Total length of track for the entire road (single track miles,) -	-	80. miles.
10. Length of same in Connecticut, -	-	58.5 miles.
11. Total length of double track, -	-	None.
12. Length of same in Connecticut, -	-	None.
13. Miles of track laid with steel rails, -	-	6.8 miles.
14. Aggregate length of wooden bridges, -	-	2,707 feet.
15. Aggregate length of iron bridges, -	-	198 feet.
16. Aggregate length of stone arch bridges, -	-	485 feet.
17. Number of public highways crossed at grade in Connecticut, -	-	39
18. Number of public highways crossed under the track in Connecticut, -	-	1
19. Number of public highways crossed over the track in Connecticut, -	-	4
20. Number of railroads crossed at grade in Connecticut, -	-	2
21. Name of each: N. H. & Derby.		
22. *Total number of stations on the entire road,		24

\* Does not include stations on roads that are leased.

23. Number of same in Connecticut,      -      -      15

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full,      -      -      -      -	21	80,000
2. Number of passenger cars, average weight,      -	15	36,500
3. Number of merchandise cars, average weight,		
8 wheel box freight,      -      -	226	16,600
4      "      "      "      -      -	30	8,600
8      "      platform,      -      -	178	15,500
4. Number of baggage cars, average weight,      -	7	32,000
5. Number of gravel and other cars,      -      -	308	9,000
6. Number of men employed exclusive of those engaged in construction,      -      -      -	371	
7. Average rate of speed of express passenger trains when in motion,      -      -      -		30 miles.
8. Average rate of same including stops,      -		27.7 miles.
9. Average rate of speed of accommodation trains,      -      -      -      -      -		22 to 25 miles.
10. Highest rate of speed allowed freight trains in motion,      -      -      .      -      -		17.5 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,*      -      -	.05
2. Highest rate of same for distances more than three miles,*      -      -      -	.05
3. Highest rate per mile for through passengers,*	.0375
4. General average rates received,*      -      -	.0262
5. Average rate for commutation per mile,      -	.009
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,      -	.59
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,	.025
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,      -	.044

Not classified.

\* Not to include commutation fares.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	161,797
2. Miles run by freight trains,	-	-	203,984
3. Miles run by other trains,	-	-	5,503
4. Total miles run,	-	-	371,284
5. Number of passengers carried,	-	-	376,240
6. Number of passengers carried one mile,	-	-	6,478,275
7. Number of passengers carried one mile to and from other roads,	-	-	2,141,975
8. Tons of merchandise carried,	-	-	265,044
9. Tons of merchandise carried one mile,	-	-	9,480,923
10. Tons of merchandise carried to and from other roads,	-	-	4,480,624

## \*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road, Laurel Hill tunnel and iron bridge,	-	-	\$16,636.17
2. Land or land damages,	-	-	None.
3. New buildings,	-	-	None.
4. New rolling stock, 100 new dump coal cars,	-	-	30,039.10
5. Any other expenditure, railroad viaduct at Worcester, including \$32,492.04 not reported last year,	-	-	74,201.68
6. Total,	-	-	\$120,876.95

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$33,077.10
2. New iron rails, (No. of tons and cost,) 150,	-	-	4,991.98
3. New steel rails, (No. of tons and cost,) 500,	-	-	38,619.48
4. Repairs of bridges,	-	-	3,767.01
5. Repairs of buildings and fixtures,	-	-	7,057.28
6. Repairs of fences,	-	-	8.88
7. Removing ice and snow,	-	-	1,687.39
8. Total for maintenance of way,	-	-	\$89,209.12
9. Cost per mile of road kept in repair,	-	-	1,343.51
10. Proportion for Connecticut,	-	-	65,824.64

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$24,259.62
2. Repairs of machinery,	.	-	-	5,992.70
3. Repairs of passenger, baggage, and mail cars,				13,391.82
4. Repairs of freight cars,	.	-		34,931.63
5. Cost of fuel :				
Wood ,	\$3,774.35	} Total,	-	48,500.81
Coal,	44,726.46		-	
6. Oil used by engines and cars,	-	-	-	4,023.64
7. Waste, and other material used for cleaning,				1,295.27
8. Total for maintenance of motive power and cars,	-	-	-	\$132,395.49
9. Cost per mile of road operated,	-	-	-	1,993.90
10. Proportion for Connecticut,	-	-	-	97,701.10

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	\$41,116.28
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	81,177.27
3. Wages of switchmen, signal men, gate keepers, and watchmen,	-	-	-	9,114.62
4. Gratuities,	-	-	-	None.
5. Damages for injuries to persons,	-	-	-	None.
6. Damages for cattle killed,	-	-	-	None.
7. Damages for loss of goods and baggage,	-	-	-	2,713.28
8. Damages to property, including damages by fire,				200.00
9. Taxes,	-	-	-	2,100.70
10. Insurance,	-	-	-	4,220.10
11. Telegraph expenses,	-	-	-	None.
12. *Amount paid other companies as rent for use of road, specifying each company.				
New London Northern R. R. Co.,	-			42,205.70
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except in-				

\*\$3,000 per month, or \$36,000 per annum, is paid the Lessees of the N. L. N. R. R. as rent, and the balance, viz. : \$6,205.70, is more properly for hauling freight.—*R. R. Com.*

terest,) not included in any of the above items, - - - - -	\$29,989.72
15. Total miscellaneous, - - - - -	\$212,837.67
16. Amount per mile of road operated, - - -	3,205.38
17. Proportion for Connecticut, - - - - -	157,063.62
1. *Total expenditure for operating the road, -	\$434,442.28
2. Total cost per mile of road operated, - - -	6,542.80
3. Proportionate total for Connecticut, - - -	320,597.20

## INCOME.

1. From passengers :	
On main road and branches, owned by Company, - - - - -	\$165,684.21
To and from other roads, - - - - -	81,504.91
2. From freight :	
On main road and branches, owned by Company, - - - - -	237,216.58
To and from other roads, - - - - -	186,976.78
3. U. S. Mails, - - - - -	5,100.00
4. Rents, - - - - -	890.92
5. Expresses, - - - - -	20,433.03
6. Other sources, stating what, with amount for each,	
Balance of receipt as rent for use of road leased to N. Y. & N. E. R. R. Co., -	11,133.78
Sinking Fund Accretion, - - - - -	20,500.00
7. Total income, - - - - -	729,440.21
8. Income per mile of road operated, - - -	10,985.54
9. Proportionate income for Connecticut, -	538,291.46
10. Income above operating expenses, - - -	294,997.93
11. Amount paid for interest, - - - - -	11,239.65
12. Total net income, - - - - -	283,758.28
13. Number and per cent. dividends, two of 5 per ct. each.	
14. Amount paid in dividends, - - - - -	259,780.00
15. Paid to sinking fund, - - - - -	None.
16. Surplus for the year, - - - - -	23,978.28
17. Surplus last year, - - - - -	798,816.80
18. Total surplus, - - - - -	822,795.08
19. Surplus invested as follows : - - - - -	
Profit and Loss, - - - - -	\$133,370.92

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\* Total amount of the three previous articles.

Sinking Fund, . . . .	\$384,500.00
Steamboat Stock, etc., . .	304,924.16
Balance of accounts due the Company, .	\$104,299.34
Materials, fuel, and stores, inventory, .	91,910.51
Other items, . . . . .	None.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Railroad, . . . . .	\$2,613,694.21	
Extension Railroad, . . . .	177,544.29	
Junction Railroad, . . . .	54,941.67	
Stock Nor. & New York Trans. Co.,	270,000.00	
Surplus Real Estate, . . . .	2,924.58	
Expenses 2d track to New London,	5,033.80	
Expenses land at Winthrop's Point,	4,700.00	
New Shops, . . . . .	155,372.57	
New Wharf, . . . . .	110,949.17	
	<hr/>	\$3,395,160.29
Inventory, . . . . .	-	91,910.51
Railroad Viaduct at Worcester, .	\$74,201.68	
H. A. Bennett, . . . . .	14,497.87	
New dump coal cars, . . . .	30,039.10	
Laurel Hill tunnel and iron bridge,	2,138.30	
Boston & Albany R. R. Co., special,	2,092.72	
G. W. Fuller, . . . . .	3,250.00	
Prov. & Worc. R. R. Co., . . .	24.04	
Boston & Albany R. R. Co., . .	18.26	
Thames Nat. Bank Coupon, special,	1,085.00	
New Court House, . . . . .	1.90	
H'tf'd, Prov. & Fishkill R. R. Co.,	147.99	
New London Northern R. R. Co.,	13.75	
E. E. Andrews, Agent, . . . .	2,964.56	
D. K. Prior, " . . . .	599.15	
D. S. Shumway, " . . . .	1,091.58	
F. B. Johnson, " . . . .	51.16	
J. F. French, " . . . .	316.35	
M. W. Robinson, " . . . .	349.96	
E. L. Bancroft, " . . . .	6.55	
Worcester Junction expenses, .	383.55	
T. W. Hammond, Treas., . . .	1,930.45	



Post Office Department, - -	\$162.20	
Pierce & Bard, - -	347.74	
Thames National Bank, - -	70,744.42	
A. H. Vaughn & Son, - -	304.39	
J. E. Edmunds, - -	56.25	
Steere & Edmunds, - -	7.50	
New York & Boston Air Line, -	372.93	
New York & New England R. R. Co.,	21,513.88	
Boston, Clinton & Fitchburg R. R. Co.,	594.00	
N. Washburn Steel Tire Works, -	215.40	
P. J. Turner & Co., - -	13.75	
Concord R. R. Co., - -	262.69	
Cheshire R. R. Co., - -	28.00	
Patrick O'Brien, - -	15.00	
Portland & Rochester R. R. Co., -	385.06	
Boston, Concord & Montreal R. R. Co.,	150.55	
Boston, Lowell & Nashua R. R. Co.,	82.84	
Boston, Barre & Gardner R. R. Co.,	3.20	
E. F. Parker, - -	11.76	
Central Vermont R. R. Co., -	43.53	
		\$230,519.01
Commissioners of Sinking Fund, -	\$384,500.00	
State of Massachusetts in trust, -	400,000.00	
G. L. Perkins, Treasurer, in trust,	19,000.00	
		\$803,500.00
		\$4,521,089.81
	<i>Cr.</i>	
Capital Stock, - - -	- -	\$3,023,400.00
Massachusetts Loan, - -	\$400,000.00	
Construction Bonds, - -	150,000.00	
Bills Payable, - - -	98,117.35	
		\$648,117.35
Special Acc't 33, 34, and 35 Div.		
Pref. Stock, - -	\$165.00	
Special Acc't 4 Div. Pref. Stock, -	45.00	
"    "    29, 30, and 32, Div.		
Pref. Stock, - -	265.00	
Special Acc't 5 and 6 Div. Pref.		
Stock, - - -	190.00	
Special Acc't 13 Div. Pref. Stock, -	1,020.00	
"    "    14    "    "    "	260.00	
"    "    17, 22, and 23 Div.	1,279.00	

New London Northern R. R. Co.,	\$19,501.78	
Interest on Railroad Bonds, No. 5,	1,085.00	
"    " Construction Bonds, -	2,625.00	
G. L. Perkins, Treas., - -	282.60	
Erastus Hammett, - -	35.00	
John Robbins, - - -	24.00	
		\$26,777.38
Profit and Loss, - - -	\$133,370.92	
Sinking Fund, - - -	384,500.00	
Steamboat Stock Ex. and Receipts,	304,924.16	
		\$822,795.08
		<u>\$4,521,089.81</u>

## STATEMENT OF EACH ACCIDENT.

November 13, 1874. Thomas Quirk fell from off a freight train near Plainfield, and was instantly killed. Was on the train without authority. Age, 18 years. Belonged in Worcester.

January 27, 1875. Jack Bowers, brakeman on No. 12, fell from a freight car near Roath's Foundry, Norwich. Arm broken and head cut.

August 5, 1875. James Boyle, about 50 years old, found on the track above Greeneville, dead. Supposed to have lain down on track while drunk, and been run over by the 2.25 A. M. express.

August 20, 1875. Allen Caine, intoxicated, left the train on its arrival at Norwich, on the opposite side from platform, fell and had an arm taken off by a passing engine on another track. Arm amputated. Age, 25. Recovered.

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LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, ALBA F. SMITH, Norwich, Conn.

*Secretary*, EDWARD T. CLAPP, Norwich, Conn.

*Treasurer*, GEORGE L. PERKINS, Norwich, Conn.

*Superintendent*, P. ST. M. ANDREWS, Norwich, Conn.

## BOARD OF DIRECTORS.

A. F. SMITH, Norwich, Conn.

JOHN F. SLATER, Norwich, Conn.

F. H. DEWEY, Worcester, Mass.

GEO. W. GILL, Worcester, Mass.

CHAS. W. SMITH, Worcester, Mass.

EDW. L. DAVIS, Worcester, Mass.

ROBERT BAYARD, New York.

WM. F. WELD, Boston.

CHAS. MERRIAM, Boston.

Attest,

A. F. SMITH, *President.*

Attest,

G. L. PERKINS, *Treasurer.*STATE OF CONNECTICUT, }  
COUNTY OF NEW LONDON, }

November 29, 1875.

Then personally appeared, A. F. Smith, President, and G. L. Perkins, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

H. L. PARKER,  
*Notary Public.*



## RIDGEFIELD AND NEW YORK RAILROAD.

*Return of the Ridgefield and New York Railroad Company, for  
the year ending September 30, 1875, under the Act of 1872.*

### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$1,250,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	1,250,000.00
3. *Capital Stock actually paid in, - -	207,100.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, - -	160,700.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - -	46,400.00
8. Amount paid in cash on said stock, - -	14,300.00
9. Amount credited on said stock to holders on account of undivided earnings, - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	32,100.00
(The stock of delinquent subscribers was sold at public auction, and full paid stock was issued to the purchasers.)	

\*Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	4,142
13. Par value per share of Capital Stock,	-	\$50.00
14. Total par value of Stock issued,	-	207,100.00
15. Total market value on the 30th of September, of the Stock issued,	-	Nothing.
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	8,892.22
17. Proportion of Stock issued for Connecticut,	-	2,398 shares.
18. Amount of Stock held in Connecticut,	-	119,900.00
19. Number of stockholders residing in Con- necticut,	-	108

## DEBTS.

None.

## COST.

1. Total cost of entire road to date, (This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	-	\$175,000.00
2. Proportion of same per mile of road,	-	7,513.95
3. Proportion of same for Connecticut,	-	118,256.00
4. Total cost of entire equipment, (This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)	-	None.
5. Proportion of same per mile of road,	-	None.
6. Proportion of same for Connecticut,	-	None.

## CHARACTERISTICS.

1. Total length of main line of road,	-	23.29 miles.
2. Length of the same in Connecticut,	-	15.94 miles.
3. Length of the same in other States, (giving the names of States and length in each, New York,	-	7.35 miles.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30TH, 1875.

*Dr.*

Cost of grading and masonry,	-	\$136,776.84
Cost of engineering expenses,	-	15,095.09
Cost of land damages,	-	15,980.50
Cost of contingent expenses,	-	7,147.57
		<u>\$175,000.00</u>

*Cr.*

By Cash received on stock subscriptions, for full	
paid stock, - - - - -	\$160,700.00
By Cash for stock sold at auction, and on part	
paid stock, - - - - -	14,300.00
	<hr/>
	\$175,000.00

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*—ELLWOOD BURDSALL, Port Chester, N. Y.*Vice-President*—WILLIAM J. MEAD, Greenwich, Conn.*Secretary*—EPHRAIM SOURS, Port Chester, N. Y.*Treasurer*—HIRAM K. SCOTT, Ridgefield, Conn.

## BOARD OF DIRECTORS.

ELLWOOD BURDSALL, Port Chester, N. Y.

EPHRAIM SOURS, Port Chester, N. Y.

WM. P. ABENDROTH, Port Chester, N. Y.

HIRAM K. SCOTT, Ridgefield, Conn.

DANIEL L. ADAMS, Ridgefield, Conn.

RUSSELL B. KEELER, Ridgefield, Conn.

SETH S. COOK, Long Ridge, Conn.

FLOYD T. PALMER, Long Ridge, Conn.

WM. J. MEAD, Greenwich, Conn.

HANFERD LOCKWOOD, Greenwich, Conn.

Attest, ELLWOOD BURDSALL, *President.*Attest, HIRAM K. SCOTT, *Treasurer.*

STATE OF CONNECTICUT, }

COUNTY OF FAIRFIELD. } RIDGEFIELD, November 1, 1875.

Then personally appeared Hiram K. Scott, Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief.

Before me,

D. SMITH GAGE,  
*Notary Public.*



## ROCKVILLE RAILROAD.

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*Return of the Rockville Railroad Company, for the year ending September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, . . . . .	\$100,000.00
2. Capital Stock authorized by votes of the Company, . . . . .	100,000.00
3. *Capital Stock actually paid in, . . . . .	97,750.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, . . . . .	97,750.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, . . . . .	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, . . . . .	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, . . . . .	None.
8. Amount paid in cash on said stock, . . . . .	
9. Amount credited on said stock to holders on account of undivided earnings, . . . . .	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, . . . . .	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, . . . . .	None.

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\* Construed by the Legislature of 1875, to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

1876.]

## ROCKVILLE RAILROAD.

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12. Total number of shares of stock issued,	-	977
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	97,750.00
15. Total market value on the 30th of September, of the Stock issued,	- - -	12,287.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	20,364.58
17. Proportion of Stock issued for Connecticut,	-	All.
18. Amount of Stock held in Connecticut,	-	All.
19. Number of stockholders residing in Connecticut,	- - - -	45

## DEBTS.

1. Total amount of funded debt,	- -	\$29,300.00
First mortgage bonds due 1883.	- -	
Rate of interest, seven per cent.		
Second mortgage bonds due (when?)	-	None.
Rate of interest (what?) per cent.		
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	- - -	None.
Rate of interest on same.		
By whom were these bonds issued, and when.		
3. Amount of floating debt,	- - -	None.
4. Total amount of funded and floating debt,	-	29,300.00
5. Proportion of same per mile of road,	-	6,104.16
6. Proportion of same for Connecticut,	- -	None.

## COST.

1. Total cost of entire road to date,	- -	\$144,247.66
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	30,051.59
3. Proportion of same for Connecticut,	- -	All.
4. Total cost of entire equipment,	- -	28,857.99
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		

- |   |   |            |
|---|---|------------|
| 5. Proportion of same per mile of road, | - | \$6,012.08 |
| 6. Proportion of same for Connecticut,  | - | All.       |

## CHARACTERISTICS.

- |   |   |             |
|---|---|-------------|
| 1. Total length of main line of road,   | - | 4.84 miles. |
| 2. Length of the same in Connecticut,   | - | All.        |
| 3. Length of the same in other States (giving<br>the names of States and length in each), |   |             |
| 4. Name and length of branches,   | - | None.       |
| 5. Total length of branches,  | - |             |
| 6. Length of same in Connecticut,   | - |             |
| 7. Aggregate length of sidings,   | - | .75 miles.  |
| 8. Length of same in Connecticut,   | - |             |
| 9. Total length of track for the entire road (sin-<br>gle track miles),                   | - | 5.55 miles. |
| 10. Length of the same in Connecticut,  | - | 5.55 miles. |
| 11. Total length of double track,   | - | None.       |
| 12. Length of same in Connecticut,  | - | None.       |
| 13. Miles of track laid with steel rails,   | - | None.       |
| 14. Aggregate length of wooden bridges,   | - | 66 feet.    |
| 15. Aggregate length of iron bridges,   | - | None.       |
| 16. Aggregate length of stone arch bridges,   | - | None.       |
| 17. Number of public highways crossed at grade<br>in Connecticut,                         | - | 6           |
| 18. Number of public highways crossed under<br>the track in Connecticut,                  | - | 2           |
| 19. Number of public highways crossed over the<br>track in Connecticut,                   | - | None.       |
| 20. Number of railroads crossed at grade in Con-<br>necticut,                             | - |             |
| 21. Name of each.   |   |             |
| 22. *Total number of stations on the entire road,   |   |             |
| 23. Number of same in Connecticut,  | - |             |

Answers to questions under "Motive Power and Cars," "Doings during the Year," "Expenditures for operating during the Year," are given in the return of the Hartford, Providence and Fishkill, Railroad Company, to whom this road is leased.

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\* Does not include stations on roads that are leased.



## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	-	
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	-	
3. Wages of switchmen, signal men, gate-keepers and watchmen,	-	-	-	-	
4. Gratuities,	-	-	-	-	
5. Damages for injuries to persons,	-	-	-	-	
6. Damages for cattle killed,	-	-	-	-	
7. Damages for loss of goods and baggage,	-	-	-	-	
8. Damages to property, including damages by fire,	-	-	-	-	
9. Taxes,	-	-	-	-	\$403.79
10. Insurance,	-	-	-	-	
11. Telegraph expenses,	-	-	-	-	
12. Amount paid other companies as rent for use of road, specifying each company,	-	-	-	-	
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-	-	
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-	-	582.89
15. Total Miscellaneous,	-	-	-	-	\$986.68
16. Amount per mile of road operated,	-	-	-	-	205.56
17. Proportion for Connecticut,	-	-	-	-	All.
1. *Total expenditure for operating the road,	-	-	-	-	\$986.68
2. Total cost per mile of road operated,	-	-	-	-	205.56
3. Proportionate total for Connecticut,	-	-	-	-	All.

## INCOME.

1. From passengers :
 

On main road and branches owned by Company,	-	-	-	-	-
To and from other roads,	-	-	-	-	-

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\* Total amount of the three previous articles.

2. From freight :			
On main road and branches owned by Com-			
pany,	-	-	-
To and from other roads,	-	-	-
3. U. S. Mails,	-	-	-
4. Rents, (tenements and grounds,)	-	-	\$639.81
5. Expresses,	-	-	-
6. Other sources, stating what, with amount for			
each, lease H. P. & F. R. R.,	-	-	4,800.00
7. Total Income,	-	-	5,439.81
8. Income per mile of road operated,	-	-	1,133.29
9. Proportionate income for Connecticut,	-	All.	
10. Income above operating expenses,	-	-	4,453.13
11. Amount paid for interest,	-	-	2,056.98
12. Total net income,	-	-	2,396.15
13. Number and per cent. dividends,	-	-	
14. Amount paid in dividends,	-	-	
15. Paid on bills payable,	-	-	2,200.00
16. Surplus for the year,	-	-	2,396.15
17. Surplus last year,	-	-	46,104.18
18. Total surplus,	-	-	48,500.33
19. Surplus invested as follows :			
Cash,	-	-	502.24
Balance of accounts due from the Com-			
pany,	-	-	6.26
Materials, fuel, and stores,	-	-	495.98
Other items, charged to construction acct.,			48,004.35

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Cr.*

Capital Stock, common,	-	-	-	\$68,750.00
Capital Stock, preferred,	-	-	-	29,000.00
Bills payable,	-	-	-	23,300.00
Bond account,	-	-	-	6,000.00
Real Estate, (sold at profit from purchase paid,)	-			250.00
Unclaimed freight,	-	-	-	63.58
Balance personal accounts,	-	-	-	6.26
Balance profit and loss,	-	-	-	48,500.33
				<hr/>
				\$175,870.17

*Dr.*

Railroad Stock, - - - - -	\$500.00
Cash on hand, - - - - -	502.24
Equipment account, - - - - -	28,857.99
Track repairs, - - - - -	1,762.28
Construction account, - - - - -	144,247.66
	<hr/>
	\$175,870.17

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*—J. J. ROBINSON, Rockville, Conn.

*Secretary*—J. C. HAMMOND, JR., Rockville, Conn.

*Treasurer*—J. C. HAMMOND, JR., Rockville, Conn.

*Superintendent*—A. H. PUTNAM, Rockville, Conn.

## BOARD OF DIRECTORS.

J. J. ROBINSON, Rockville, Conn.

GEO. MAXWELL, Rockville, Conn.

E. C. CLARK, Rockville, Conn.

C. FILTON, Rockville, Conn.

H. L. JAMES, Rockville, Conn.

Attest, J. J. ROBINSON, *President*.

Attest, J. C. HAMMOND, JR., *Treasurer*.

STATE OF CONNECTICUT, }  
COUNTY OF TOLLAND, }

ROCKVILLE, November 20, 1875.

Then personally appeared, J. J. Robinson, President, and J. C. Hammond, Jr., Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JOHN H. KITE,  
*Notary Public.*



## SHEPAUG RAILROAD.

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*Return of the Shepaug Railroad Company, for the year ending September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$700,000.00
2. Capital Stock authorized by votes of the Company, -	-	300,000.00
3. * Capital Stock actually paid in, -	-	299,400.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	-	299,400.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.	
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	None.	
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	None.	
8. Amount paid in cash on said stock, -	Nothing.	
9. Amount credited on said stock to holders on account of undivided earnings, -	Nothing.	
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, -	Nothing.	
11. Amount credited on said stock from any other account, stating the particular account, or accounts, -	Nothing.	
12. Total number of shares of Stock issued, -	3,000	
13. Par value per share of Capital Stock, -	\$100.00	
14. Total par value of Stock issued, -	300,000.00	
15. Total market value on the 30th of September, of the Stock issued, -	No market value.	

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

16. Amount of Capital Stock issued per mile of railroad owned by the company, - -	9,275.00
17. Proportion of Stock issued for Connecticut, -	299,400.00
18. Amount of Stock held in Connecticut, -	297,000.00
19. Number of stockholders residing in Connecticut, - - - - -	14
Whole number of stockholders, - -	16

## DEBTS.

1. Total amount of funded debt, - -	Nothing.
First mortgage bonds due, (when ?)	
Rate of interest, (what ?) per cent.	
Second mortgage bonds due (when ?)	
Rate of interest, (what ?) per cent.	
All others described in same manner.	
2. Amount of bonds issued by other parties upon which interest is paid, - - -	\$400,000.00
Rate of interest on same: seven per cent.	
By whom were these bonds issued, and when due:	
Shepaug Valley R. R. Co. Due April 1, 1891.	
3. Amount of floating debt, - - -	14,114.50
4. Total amount of funded and floating debt, -	14,114.50
5. Proportion of same per mile of road, -	437.25
6. Proportion of same for Connecticut, - -	14,114.50

## COST.

1. * Total cost of entire road to date, - -	\$253,879.29
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, - -	7,864.91
3. Proportion of same for Connecticut, - -	All.
4. * Total cost of entire equipment, - -	11,064.20

\* The Shepaug Railroad Company became the owners of their road in June 1873, by foreclosure of a second mortgage for \$200,000 of the Shepaug Valley Railroad Company, so that the entire cost of road to both companies is approximately \$800,000, or \$24,783 per mile; and equipment, \$65,000, or \$2,014 per mile. The road is subject to a first mortgage made by the Shepaug Valley Railroad Company, of \$400,000, and a floating debt of the present company of \$14,114.50. Total, \$414,114.50, or \$12,828.83 per mile.—*R. R. Coms.*

(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.) (One engine.)

5. Proportion of same per mile of road,	-	\$342.76
6. Proportion of same for Connecticut,	-	11,064.20

## CHARACTERISTICS.

1. Total length of main line of road,	-	32.28 miles.
2. Length of the same in Connecticut,	-	32.28 miles.
3. Length of the same in other States (giving the names of States and length in each).		
4. Name and length of branches,	-	None.
5. Total length of branches,	-	
6. Length of same in Connecticut,	-	
7. Aggregate length of sidings,	-	1.63 miles.
8. Length of same in Connecticut,	-	1.63 miles.
9. Total length of track for the entire road (single track miles),	-	33.91 miles.
10. Length of the same in Connecticut,	-	33.91 miles.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	
13. Miles of track laid with steel rails,	-	None.
14. Aggregate length of wooden bridges,	-	2,224 feet.
15. Aggregate length of iron bridges,	-	None.
16. Aggregate length of stone arch bridges,	-	59 feet.
17. Number of public highways crossed at grade in Connecticut,	-	37
18. Number of public highways crossed under the track in Connecticut,	-	1
19. Number of public highways crossed over the track in Connecticut,	-	1
20. Number of railroads crossed at grade in Connecticut,	-	2
21. Name of each: New York & New England R. R., Housatonic R. R.		
22. * Total number of stations on the entire road,		12
23. Number of same in Connecticut,	-	12

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

\* Does not include stations on roads that are leased.



## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	3	100,000
2. Number of passenger cars, average weight, -	2	30,000
3. Number of merchandise cars, average weight, -	23	18,000
4. Number of baggage cars, average weight, -	2	24,000
5. Number of gravel and other cars, - - -	13	
6. Number of men employed exclusive of those engaged in construction, - - -	58	
7. Average rate of speed of express passenger trains when in motion, - - -		Nothing.
8. Average rate of same including stops, -		
9. Average rate of speed of accommodation trains, - - - - -		18 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -		15 miles.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.05
2. Highest rate of same for distances more than three miles,* - - - - -	.05
3. Highest rate per mile for through passengers,*	.038
4. General average rates received,* - - -	.0388
5. Average rate for commutation per mile, - -	None.
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, .80, .70, .60, .50	
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, .07 <sup>5</sup> / <sub>10</sub> , .06 <sup>5</sup> / <sub>10</sub> , .05 <sup>8</sup> / <sub>10</sub> , .03 <sup>8</sup> / <sub>10</sub>	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, .07 <sup>62</sup> / <sub>100</sub> , all classes.	

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	20,415
2. Miles run by freight trains, - - -	23,497
3. Miles run by other trains, - - -	2,409
4. Total miles run, - - - - -	46,321

\* Not to include commutation fares.

5. Number of passengers carried, . . . . .	17,958
6. Number of passengers carried one mile, . . . . .	338,280
7. Number of passengers carried one mile to and from other roads, . . . . .	278,499
8. Tons of merchandise carried, . . . . .	14,113
9. Tons of merchandise carried one mile, . . . . .	314,591
10. Tons of merchandise carried to and from other roads, . . . . .	12,844

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension and alteration of road, . . . . .	
2. Land or land damages, . . . . .	\$25.50
3. New buildings, . . . . .	495.49
4. New rolling stock, . . . . .	
5. Any other expenditure, . . . . .	3,683.48
6. Total, . . . . .	<u>\$4,204.47</u>

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, . . . . .	\$10,589.96
2. New iron rails, (No. of tons and cost,) . . . . .	None.
3. New steel rails, (No. of tons and cost,) . . . . .	None.
4. Repairs of bridges, . . . . .	101.32
5. Repairs of buildings and fixtures, . . . . .	614.43
6. Repairs of fences, . . . . .	177.52
7. Removing ice and snow, . . . . .	
8. Total for maintenance of way, . . . . .	<u>\$11,483.23</u>
9. Cost per mile of road kept in repair, . . . . .	355.73
10. Proportion for Connecticut, . . . . .	11,483.23

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, . . . . .	\$5,407.78
2. Repairs of machinery, . . . . .	
3. Repairs of passenger, baggage, and mail cars, . . . . .	484.15
4. Repairs of freight cars, . . . . .	1,123.01

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## 5. Cost of fuel :

Wood,	{	Total,	\$5,643.53
Coal, \$5,643.53,			
6. Oil used by engines and cars, -			637.93
7. Waste and other material used for cleaning, -			121.78
8. Total for maintenance of motive power and cars, -			\$13,418.18
9. Cost per mile of road operated, -			415.68
10. Proportion for Connecticut, -		All.	

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, -	\$3,673.36
2. Salaries, wages, and incidentals chargeable to freight department, -	4,394.34
3. Wages of switchmen, signal men, gate keepers, and watchmen, -	Nothing.
4. Gratuities, -	Nothing.
5. Damages for injuries to persons, -	Nothing.
6. Damages for cattle killed, -	16.50
7. Damages for loss of goods and baggage, -	170.11
8. Damages to property, including damages by fire, -	Nothing.
9. Taxes, -	393.75
10. Insurance, -	470.25
11. Telegraph expenses, -	87.58
12. Amount paid other companies as rent for use of road, specifying each company, -	Nothing.
13. Amount paid other companies in tolls for passengers and freight, specifying each Co., -	Nothing.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, -	2,523.68
15. Total Miscellaneous, -	\$11,729.57
16. Amount per mile of road operated, -	363.37
17. Proportion for Connecticut, -	All.
1. *Total expenditure for operating the road, -	\$36,630.98
2. Total cost per mile of road operated, -	1,134.79
3. Proportionate total for Connecticut, -	All.

\* Total amount of the three previous articles.



## INCOME.

1. From passengers.					
On main road and branches owned by Com-					
pany, - - - - -					\$2,423.31
To and from other roads, - - -					10,706.45
2. From freight :					
On main road and branches owned by Com-					
pany, - - - - -					1,156.34
To and from other roads, - - -					22,804.12
3. U. S. Mails, - - - - -					1,935.00
4. Rents, - - - - -					Nothing.
5. Expresses - - - - -					549.77
6 Other sources, stating what, with amount for each :					
7. Total income, - - - - -					39,574.99
8. Income per mile of road operated, - - -					1,226.00
9. Proportionate income for Connecticut, -				All.	
10. Income above operating expenses, - - -					2,944.01
11. Amount paid for interest, - - - - -					31,017.87
12. Total net income, - - - - -				None.	
13. Number and per cent. dividends, - - -				None.	
14. Amount paid in dividends, - - - - -				Nothing.	
15. Paid to sinking fund, - - - - -				Nothing.	
16. Surplus for the year, - - - - -				Nothing.	
17. Surplus last year, - - - - -				Nothing.	
18. Total surplus, - - - - -				Nothing.	
19. Surplus invested as follows : - - - - -					
Cash and loans, - - - - -					
Balance of accounts due the Company, -					
Materials, fuel, and stores, - - - - -					
Other items, - - - - -					

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Cost of road to date, - - - - -					\$253,879.29
Profit and loss, - - - - -					46,289.50
New equipment, - - - - -					11,064.20
Cash, - - - - -					2,281.51
					<hr/>
					\$313,514.50

*Cr.*

Capital stock paid in,	.	.	.	.	\$299,400.00
Bills payable,	.	.	.	.	14,114.50
					<u>\$313,514.50</u>

## STATEMENT OF EACH ACCIDENT.

No accidents.

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, EDWIN McNEILL, Litchfield.  
*Vice-President*, HENRY W. BUELL, Litchfield.  
*Secretary*, WILLIAM DEMING, Litchfield.  
*Treasurer*, HENRY R. COIT, Litchfield.  
*Superintendent*, CHARLES H. PLATT, Litchfield,  
*Assistant Superintendent*, None.  
*General Ticket Agent*, C. H. PLATT, Litchfield.  
*General Freight Agent*, C. H. PLATT, Litchfield.

## BOARD OF DIRECTORS.

EDWIN McNEILL, Litchfield.  
HENRY W. BUELL, Litchfield.  
WILLIAM DEMING, Litchfield.  
HENRY R. COIT, Litchfield.  
ORIGEN S. SEYMOUR, Litchfield.  
LEVERETT W. WESSELLS, Litchfield.  
DORSEY NEVILLE, Litchfield.  
HOLMES O. MORSE, Litchfield.  
EMORY M. WOOSTER, Litchfield.

Attest, HENRY W. BUELL, *President*.  
Attest, H. R. COIT, *Treasurer*.

STATE OF CONNECTICUT, }  
COUNTY OF LITCHFIELD, }

December 15, 1875.

Then personally appeared, Henry W. Buell, President, and Henry R. Coit, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

GEO. C. WOODRUFF,  
*Notary Public.*

## SHORE LINE RAILROAD.

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*Return of the Shore Line Railroad Company for the year ending September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, . . . . .	\$1,000,000.00
2. Capital Stock authorized by votes of the Company, . . . . .	1,000,000.00
3. * Capital Stock actually paid in, . . . . .	1,000,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, . . . . .	
5. Capital Stock issued for earnings which had not been divided among the stockholders, . . . . .	
6. Capital Stock issued upon which no payment has been made either in cash or its equivalent, . . . . .	
7. Capital Stock issued upon which less than par was paid in cash by stockholders, . . . . .	
8. Amount paid in cash on said stock, . . . . .	
9. Amount credited on said stock to holders on account of undivided earnings, . . . . .	
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, . . . . .	
11. Amount credited on said stock from any other account, stating the particular account, or accounts, . . . . .	

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of Stock issued,	-	10,000
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	1,000,000.00
15. Total market value on the 30th of September, of the Stock issued,	- -	900,000.00
16. Amount of Capital Stock issued per mile of railroad owned by the company,	-	20,000.00
17. Proportion of Stock issued for Connecticut,	-	20,000.00
18. Amount of Stock held in Connecticut,	-	617,200.00
19. Number of stockholders residing in Connecticut,	- - - -	186

## DEBTS.

1. Total amount of funded debt,	-	\$200,000.00
First mortgage bonds due in 1880.		
Rate of interest, seven per cent.	-	
Second mortgage bonds due (when?)	-	
Rate of interest, (what?) per cent,	-	
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	- -	
Rate of interest on same,	-	
By whom were these bonds issued, and when due,	- - -	
3. Amount of floating debt, State tax payable Oc- tober,	- -	10,844.65
4. Total amount of funded and floating debt,	-	210,844.65
5. Proportion of same per mile of road,	-	4,216.89
6. Proportion of same for Connecticut,	-	4,216.89

## COST.

1. Total cost of entire road to date,	-	\$1,200,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	24,000.00
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	
(This item to include locomotives, cars, ma-		

chinery and tools, and machine shops; not included above.)

5. Proportion of same per mile of road, - -
6. Proportion of same for Connecticut, - -

## CHARACTERISTICS.

1. Total length of main line of road, - -	50 miles.
2. Length of the same in Connecticut, - -	50 "
3. Length of the same in other States (giving the names of States and length in each), -	
4. Name and length of branches, - -	
5. Total length of branches, - - -	
6. Length of same in Connecticut, - -	
7. Aggregate length of sidings, - - -	6 m. 1,826 ft.
8. Length of same in Connecticut, - -	All.
9. Total length of track for the entire road (single track miles), - - -	56 m. 1,826 ft.
10. Length of the same in Connecticut, - -	All.
11. Total length of double track, - - -	None.
12. Length of same in Connecticut, - -	None.
13. Miles of track laid with steel rails, and steel top, -	21 m. 1,513 ft.
14. Aggregate length of wooden bridges, -	12,402 feet.
15. Aggregate length of iron bridges, - -	280 "
16. Aggregate length of stone arch bridges, -	
17. Number of public highways crossed at grade in Connecticut, - - -	68
18. Number of public highways crossed under the track in Connecticut, - - -	6
19. Number of public highways crossed over the track in Connecticut, - - -	5
20. Number of railroads crossed at grade in Connecticut, - - -	2
21. Name of each,—N. Y., N. H. & H. R. R.; Conn. Valley R. R. - -	
22. * Total number of stations on the entire road, -	21
23. Number of same in Connecticut, - -	21

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

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\* Does not include stations on roads that are leased.

## MOTIVE POWER AND CARS. Furnished by lessees.

6. Number of men employed exclusive of those engaged in construction, -	186
7. Average rate of speed of express passenger trains when in motion, -	33 miles.
8. Average rate of same including stops, -	29 miles.
9. Average rate of speed of accommodation trains, -	25 miles.
10. Highest rate of speed allowed freight trains in motion, -	15 miles.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* -	.10
2. Highest rate of same for distances more than three miles,* -	.06
3. Highest rate per mile for through passengers,*	.035
4. General average rates received,* -	.0309
5. Average rate for commutation per mile. -	.0067
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, 1.40, 1.20, 1.00, .80	
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,	.0221
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,	.0534

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, -	184,861
2. Miles run by freight trains, -	52,635
3. Miles run by other trains, -	19,156
4. Total miles run, -	256,652
5. Number of passengers carried, -	387,298
6. Number of passengers carried one mile, -	10,264,523
7. Number of passengers carried one mile to and from other roads, -	7,159,604
8. Tons of merchandise carried, -	44,876
9. Tons of merchandise carried one mile, -	1,520,602

\* Not to include commutation fares.



10. Tons of merchandise carried to and from other roads, - - - -	24,367
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EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - -	\$105,692.35
2. New iron rails, (No. of tons and cost,) -	
3. New steel rails, (No. of tons and cost,) -	
4. Repairs of bridges, - - - -	17,621.55
5. Repairs of buildings and fixtures, - -	13,473.02
6. Repairs of fences, - - - -	
7. Removing ice and snow, - - - -	
8. Total for maintenance of way, - -	\$136,786.92
9. Cost per mile of road kept in repair, -	2,735.74
10. Proportion for Connecticut, - -	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - - -	\$21,022.78
2. Repairs of machinery, - - - -	
3. Repairs of passenger, baggage, and mail cars, -	13,318.02
4. Repairs of freight cars, - - - -	885.58
5. Cost of fuel :	
Wood, \$815.15, } Total, - - - -	30,065.30
Coal, 29,250.15, }	
6. Oil used by engines and cars, - - - -	4,561.42
7. Waste and other material used for cleaning, -	979.52
8. Total for maintenance of motive power and cars, - - - -	\$70,832.62
9. Cost per mile of road operated, -	1,416.65
10. Proportion for Connecticut, - -	All.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$42,314.63
2. Salaries, wages, and incidentals chargeable to freight department, - - - -	21,204.32

3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	\$2,443.67
4. Gratuities, - - - -	693.42
5. Damages for injuries to persons, - -	2,654.01
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage, -	276.34
8. Damages to property, including damages by fire, - - - -	548.16
9. Taxes, - - - -	
10. Insurance, - - - -	
11. Telegraph expenses, - - - -	250.00
12. Amount paid other companies as rent for use of road, specifying each company, -	
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - -	
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	4,181.14
15. Total miscellaneous, - - - -	\$74,565.69
16. Amount per mile of road operated, -	1,491.31
17. Proportion for Connecticut, - - All.	
1. *Total expenditure for operating the road, - - - -	\$282,185.23
2. Total cost per mile operated, - -	5,643.70
3. Proportionate total for Connecticut, - All.	

*Statement by the Lessees.*

## INCOME.

1. From passengers:	
On main road and branches owned by Company, - - - -	\$98,304.50
To and from other roads, - - -	202,406.23
2. From freight:	
On main road and branches owned by Company, - - - -	38,721.69
To and from other roads, - - -	43,322.36
3. U. S. Mails, - - - -	10,379.55
4. Rents, - - - -	

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\* Total amount of the three previous articles.

5. Expresses, etc.,	-	-	-	\$16,837.51
6. Other sources, stating what, with amount for each,	-	.	-	-
7. Total Income,	-	-	-	409,971.84
8. Income per mile of road operated,	-	-	-	8,199.43
9. Proportionate income for Connecticut,	-	-	All.	
10. Income above operating expenses,	-	-	-	127,786.61

*Statement by the Lessors.*

INCOME AND EXPENDITURES OF THE SHORE LINE RAILWAY COMPANY,  
FOR THE YEAR ENDING SEPTEMBER 30, 1875.

*Income.*

Rent from lessees,	-	-	-	\$100,000.00
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*Expenditures.*

Dividends,	-	-	-	\$75,000.00
Interest,	-	-	-	14,000.00
General expenses, taxes, etc.,	-	-	11,217.38	\$100,217.38
11. *Amount paid for interest; see above.	-	-	-	
12. Total net income; see above.	-	-	-	
13. Number and per cent. dividends; one of $3\frac{1}{2}$ , and one of 4 per cent.,	-	-	-	
14. Amount paid in dividends,	-	-	-	\$75,000.00
15. Paid to sinking fund,	-	-	-	
16. Surplus for the year,	-	-	-	
17. Surplus last year,	-	-	-	\$12,115.46
18. Total surplus,	-	-	-	11,898.08
19. Surplus invested as follows:				
Cash on deposit,	-	-	-	11,898.08

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Cash on deposit,	-	-	-	\$11,898.08
Road and equipments,	-	-	-	1,169,496.10
Profit and loss,	-	-	-	16,937.79
Accounts on deposit,	-	-	-	1,668.03
				<u>\$1,200,000.00</u>

\* The Shore Line Railway is leased to the N. Y., N. Haven and Hartford Railroad Company, at an annual rent of \$100,000, out of which the former Co. pays its taxes, and interest on bonds.



*Cr.*

Capital Stock,	-	-	-	-	\$1,000,000.00
First Mortgage Bonds,	-	-	-	-	200,000.00
					<u>\$1,200,000.00</u>

## STATEMENT OF EACH ACCIDENT.

October 7, 1874. Edward Ruckett, a member of a fire company, which was being carried from Saybrook to New London, fell between the cars and was killed.

November 4, 1874. Henry Haines, of Lyme, while intoxicated, and walking on the track, was struck and killed by freight train.

December 31, 1874. Miss Ella Carney, of Branford, in attempting to jump on a passenger train in motion, fell between the cars, and injured her arm seriously.

May 8, 1875. A man named Stevens, in trying to drive across the track at a point two miles east of Clinton, was struck and killed by the 10.50 A. M. passenger train from New Haven.

August 3, 1875. John Walsh, an employé of the company, jumped from a hand car on the pile bridge, near New London station, was struck by a locomotive, and fatally injured.

August 12, 1875. J. Casey, a trackwalker, in the company's employ, while lying on the track, was run over and killed by a freight train.

August 31, 1875. Charles A. Alney, of New Bedford, Mass., jumped from the night express train when near the engine house at New London, thinking he was being carried past the station, and was very slightly injured.

August 16, 1875. A boy named Gately, was found at Waterford, on the top of the smoking car of the 5.38 P. M. train from New Haven, having been seriously injured by striking his head against the bridge, east of East Lyme draw bridge.

September 2, 1875. Gouverneur Morris, and Miss Audubon, both of Bridgeport, Conn., were slightly injured by the overturning of a car on the 6.55 A. M. train from New London, caused by the train striking a cow between Westbrook and Saybrook.

September 18, 1875. Patrick Galligher, while walking on the track in an intoxicated condition, near Lake Saltonstall, was struck and killed by a freight train.

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NOTE.—There is due the State for taxes, list of 1875, and payable October, 1875, \$10,844, which will reduce items No. 18 and 19, by that sum.

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President.*—S. B. CHITTENDEN, New York.

*Vice-President.*—SAML. HEMINGWAY, New Haven, Conn.

*Secretary.*—WILBUR F. DAY, New Haven, Conn.

*Treasurer.*—WILBUR F. DAY, New Haven, Conn.

*Superintendent.*—W. H. STEVENSON, New Haven, Conn.

## BOARD OF DIRECTORS.

S. B. CHITTENDEN, New York.

EDWARD INGRAHAM, Brooklyn, L. I.

CHAS. G. LANDON, New York.

E. H. TROWBRIDGE, New Haven, Conn.

HENRY L. HOTCHKISS, New Haven, Conn.

SAMUEL HEMINGWAY, New Haven, Conn.

WILBUR F. DAY, New Haven, Conn.

Attest, SAMUEL HEMINGWAY, *Vice-President.*

Attest, WILBUR F. DAY, *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN. }

NEW HAVEN, November 27, 1875.

Then personally appeared Samuel Hemingway, Vice-President, and W. F. Day, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

J. H. WARD,  
*Notary Public.*

## SOUTH MANCHESTER RAILROAD.

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*Return of the South Manchester Railroad Company for the year ending  
September 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$40,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	40,000.00
3. *Capital Stock actually paid in, - -	40,000.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent.	
5. Capital Stock issued for earnings which had not been divided among the stockholders,	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiv- alent, - - - - -	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, - - -	None.
8. Amount paid in cash on said stock, - -	None.
9. Amount credited on said stock to holders on account of undivided earnings, - - -	None.
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	None.
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	None.

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of stock issued,	-	400
13. Par value per share of capital stock,	-	100.00
14. Total par value of stock issued,	-	40,000.00
15. Total market value on the 30th of September, of the stock issued, Nominally nothing, none in market.		
16. Amount of capital stock issued per mile of railroad owned by the company,	-	17,777.78
17. Proportion of stock issued for Connecticut,	-	40,000.00
18. Amount of stock held in Connecticut,	-	All.
19. Number of stockholders residing in Connecticut,	-	9

## DEBTS.

1. Total amount of funded debt,	-	None.
2. Amount of bonds issued by other parties upon which interest is paid,	-	None.
3. Amount of floating debt,	-	\$27,000.00
4. Total amount of funded and floating debt,	-	27,000.00
5. Proportion of same per mile of road,	-	12,000.00
6. Proportion of same for Connecticut,	-	All.

## COST.

1. Total cost of entire road to date, (This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	-	\$67,000.00
2. Proportion of same per mile of road,	-	29,777.78
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment, (This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road.		
6. Proportion of same for Connecticut.		

## CHARACTERISTICS.

1. Total length of main line of road,	-	2.25 miles.
2. Length of the same in Connecticut,	-	2.25 miles.

3. Length of the same in other States (giving the names of States, and length in each),	-	None.
4. Name and length of branches,	-	None.
5. Total length of branches,		
6. Length of same in Connecticut,		
7. Aggregate length of sidings,	-	1,500 feet.
8. Length of same in Connecticut,	-	1,500 feet.
9. Total length of track for the entire road (single track miles),	-	22 $\frac{3}{4}$ $\frac{2}{80}$ miles.
10. Length of the same in Connecticut,	-	22 $\frac{3}{4}$ $\frac{2}{80}$ miles.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	None.
13. Miles of track laid with steel rails,	-	None.
14. Aggregate length of wooden bridges,	-	None.
15. Aggregate length of iron bridges,	-	None.
16. Aggregate length of stone arch bridges,	-	None.
17. * Number of public highways crossed at grade in Connecticut,	-	5
18. Number of public highways crossed under the track in Connecticut,	-	None.
19. Number of public highways crossed over the track in Connecticut,	-	1
20. Number of Railroads crossed at grade in Connecticut,	-	None.
21. Name of each,		
22. † Total number of stations on the entire road,		1
23. Number of same in Connecticut,	-	1

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF BUSINESS, SEPTEMBER 30, 1875.

<i>Dr.</i>			
Total cost of road,	-	-	\$67,000.00
<i>Cr.</i>			
Capital paid in,	-	-	\$40,000.00
Amount of floating debt,	-	-	27,000.00
			<u>\$67,000.00</u>

\* An increase of one over last year, being on a new highway in North Manchester, but the crossing has never been allowed by the Commissioners.—*R. R. Coms.*

† Does not include stations on roads that are leased.

This road is leased to the Hartford, Providence & Fishkill R. R. Company, for the proceeds, and all business concerning motive power, cars, fares and freight, doings during the year, and expenditures and incomes are arranged by that company.

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### LIST OF OFFICERS AND DIRECTORS.

#### OFFICERS.

*President*, FRANK W. CHENEY, So. Manchester, Conn.

*Secretary*, RICHARD O. CHENEY, So. Manchester, Conn.

*Treasurer*, CHARLES S. CHENEY, So. Manchester, Conn.

#### BOARD OF DIRECTORS.

RALPH CHENEY, South Manchester, Conn.

RUSH CHENEY, South Manchester, Conn.

FRANK CHENEY, South Manchester, Conn.

FRANK W. CHENEY, South Manchester, Conn.

RICHARD O. CHENEY, South Manchester, Conn.

Attest, F. W. CHENEY, *President*.

Attest, CHAS. S. CHENEY, *Treasurer*.

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, }

MANCHESTER, Dec. 3, 1875.

Then personally appeared, F. W. Cheney, President, and Charles S. Cheney, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

RICHARD O. CHENEY,  
*Notary Public.*



## WATERTOWN & WATERBURY RAILROAD.

*Return of the Watertown & Waterbury Railroad Company, for the  
year ending Sept. 30, 1875, under the Act of 1872.*

### CAPITAL STOCK.

1. Capital Stock authorized by charter, . . . . .	\$150,000.00
2. Capital Stock authorized by votes of the Com- pany, . . . . .	130,000.00
3. * Capital stock actually paid in, cash, \$116,940; Notes, &c., \$1,260, = . . . . .	118,200.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, . . . . .	118,200.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, . . . . .	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiv- alent, . . . . .	None.
7. Capital Stock issued upon which less than par was paid in cash by stockholders, . . . . .	None.
8. Amount paid in cash on said stock, . . . . .	
9. Amount credited on said stock to holders on account of undivided earnings, . . . . .	
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, . . . . .	
11. Amount credited on said stock from any other account, stating the particular account or accounts, . . . . .	

\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.

12. Total number of shares of Stock issued,	-	2,364
13. Par value per share of Capital Stock,	-	\$50.00
14. Total par value of Stock issued,	-	118,200.00
15. Total market value on the 30th of September, of the Stock issued,	-	No value whatever.
16. Amount of Capital Stock issued per mile of railroad owned by the Company,	-	26,863.64
17. Proportion of Stock issued for Connecticut,	-	All.
18. Amount of Stock held in Connecticut,	-	All.
19. Number of stockholders residing in Connecticut,	-	51

## DEBTS.

1. Total amount of funded debt,	-	\$19,000.00
First mortgage bonds due Nov. 17 1885.		
Rate of interest, seven per cent.		
Second mortgage bonds due (when ?)	-	None.
Rate of interest (what ?) per cent.		
All others described in same manner.		
2. Amount of bonds issued by other parties upon which interest is paid,	-	None.
3. Amount of floating debt,	-	2,590.00
4. Total amount of funded and floating debt,	-	21,590.00
5. Proportion of same per mile of road,		4,906.82
6. Proportion of same for Connecticut,	-	All.

## COST.

1. * Total cost of entire road to date,	-	\$134,248.43
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	30,511.00
3. Proportion of same for Connecticut,	-	134,248.32
4. Total cost of entire equipment; not equipped by us, and never has been.		
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)		

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\* Reported last year as \$135,000; but on a careful examination find as now reported, \$134,248.43.

5. Proportion of same per mile of road, - -
6. Proportion of same for Connecticut, - -

## CHARACTERISTICS.

1. Total length of main line of road, - - 4.4 miles.
2. Length of the same in Connecticut, - - All.
3. Length of the same in other States, (giving  
the names of States and length in each), - None.
4. Name and length of branches, - - None.
5. Total length of branches, - -
6. Length of same in Connecticut, - -
7. Aggregate length of sidings, - - About 1,300 feet.
8. Length of same in Connecticut, - - All.
9. Total length of track for the entire road (sin-  
gle track miles), - - 4.65 miles.
10. Length of the same in Connecticut, - - 4.65 miles.
11. Total length of double track, - -
12. Length of same in Connecticut, - -
13. Miles of track laid with steel rails, - -
14. Aggregate length of wooden bridges, - About 165 feet.
15. Aggregate length of iron bridges, - -
16. Aggregate length of stone arch bridges, - -
17. Number of public highways crossed at grade  
in Connecticut, - - 3
18. Number of public highways crossed under the  
track in Connecticut, - - 2
19. Number of public highways crossed over the  
track in Connecticut, - - None.
20. Number of railroads crossed at grade in Con-  
necticut, - - None.
21. Name of each:
22. \* Total number of stations on the entire road, 2
23. Number of same in Connecticut, - - All.

The Watertown & Waterbury Railroad is leased to the Naugatuck Railroad Company for five years, ending October 31, 1875, who equip, operate and maintain the same during said time, for the gross receipts.

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\* Does not include stations on roads that are leased.



## MISCELLANEOUS.

Taxes are paid by the Naugatuck R. R. Co., lessees.

Insurance,	-	-	-	-	\$105.00
Total Miscellaneous,	-	-	-	-	105.00
Total cost per mile of road operated,	-	-	-	-	23.86
Proportionate total for Connecticut,	-	-	-	-	All.

Amount paid for interest:—nothing paid. The floating debt is for interest due. The bonds are all sold to Hon. Wm. D. Bishop, except what are owned by the Naugatuck R. R. Co.

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE  
OF BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Cash received from stock subscriptions,	-	\$116,940.00
“ from sale of bonds,	-	18,700.00
“ from Oakville Co.,	-	1,000.00
“ from sale of land,	-	350.00
“ from interest received,	-	100.77
“ from sale of surplus iron, ties, &c., &c.,	-	133.66
		<hr/> \$137,224.43

*Cr.*

Paid for Howe truss bridge over Naugatuck,	-	\$3,719.25
“ Stationery and printing,	-	61.98
“ Depôt buildings and turn tables,	-	4,862.90
“ Depôt grounds,	-	1,495.61
“ Salaries and expenses,	-	774.67
“ Fencing,	-	3,981.76
“ Engineering,	-	2,507.01
“ Contingencies,	-	794.10
“ Iron and rails,	-	37,240.14
“ Insurance,	-	380.00
“ Land damage and purchase,	-	10,981.37
“ Ties,	-	5,533.17
“ Grading and masonry,	-	61,916.47
		<hr/> \$134,248.43
Add interest paid on bonds,	-	2,976.00
		<hr/> \$137,224.43

## LIST OF OFFICERS AND DIRECTORS.

## OFFICERS.

*President*, OWEN B. KING, Watertown.*Secretary*, LEMAN W. CUTLER, Watertown.*Treasurer*, LEMAN W. CUTLER, Watertown.

## BOARD OF DIRECTORS.

OWEN B. KING, Watertown.

LEMAN W. CUTLER, Watertown.

MERRITT HEMINWAY, Watertown.

HENRY MERRIMAN, Waterbury.

CALEB T. HICKOX, Watertown.

ELI CURTISS, Watertown.

CHARLES A. WARREN, Watertown.

GEO. A. WOODRUFF, Watertown.

WM. E. CURTIS, New York City.

GEO. W. BEACH, Waterbury.

Attest, OWEN B. KING, *President*.Attest, LEMAN W. CUTLER, *Treasurer*.STATE OF CONNECTICUT, }  
COUNTY OF LITCHFIELD, } ss.

October 15, 1875.

Then personally appeared Owen B. King, President, and Leman W. Cutler, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me.

C. H. HOTCHKISS,  
*Justice of the Peace.*

## BOSTON & NEW YORK AIR LINE RAILROAD.

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*Return of the Boston & New York Air Line Railroad Company, for  
the three months ending Sept. 30, 1875, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$4,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	4,000,000.00
3. *Capital Stock actually paid in, -	2,484,400.00
4. Capital Stock issued for which par or more was paid in cash or its equivalent, -	2,484,400.00
5. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
6. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	-
7. Capital Stock issued upon which less than par was paid in cash by stockholders, -	-
8. Amount paid in cash on said stock, -	-
9. Amount credited on said stock to holders on account of undivided earnings, -	-
10. Amount credited on said stock to holders on account of increased valuation of road or equipment, or both, - - - - -	-
11. Amount credited on said stock from any other account, stating the particular account, or accounts, - - - - -	-

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\* Construed by the Legislature of 1875 to mean "the amount of full paid capital stock issued."

NOTE.—The sum of the answers to questions 4, 5, 6, 7, should equal the amount given in answer to question 3.

NOTE.—The sum of the answers to questions 8, 9, 10, 11, should equal the amount given in answer to question 7.



12. Total number of shares of Stock issued,	-	24,844
13. Par value per share of Capital Stock,	-	\$100.00
14. Total par value of Stock issued,	-	2,484,400.00
15. Total market value on the 30th of September,		
of the Stock issued,	-	500,000.00
16. Amount of Capital Stock issued per mile of		
railroad owned by the company,	-	49,688.00
17. Proportion of Stock issued for Connecticut,	-	2,484,400.00
18. Amount of Stock held in Connecticut,	-	720,300.00
19. Number of stockholders residing in Connec-		
ticut,	-	215

## DEBTS.

1. Total amount of funded debt,	-	\$46,000.00
First mortgage bonds due Aug. 1, 1875.		
Rate of interest, seven per cent.		
Second mortgage bonds due, (when ?)	-	None.
Rate of interest, (what ?) per cent.		
All others described in same manner.		
2. Amount of bonds issued by other parties upon		
which interest is paid,	-	None.
Rate of interest on same,		
By whom were these bonds issued, and when due ?		
3. Amount of floating debt,	-	48,760.01
4. Total amount of funded and floating debt,	-	94,760.01
5. Proportion of same per mile of road,	-	1,895.20
6. Proportion of same for Connecticut,	-	94,760.01

## COST.

The cost of the property and equipment is represented by the amount authorized by the terms of the charter, namely, \$4,000,000, which covers the first mortgage bonds of the N. H., M. & W. R. R., \$3,000,000, and past due interest, also \$180,000, liens secured by the Decree.

## CHARACTERISTICS.

1. Total length of main line of road,	-	50 miles.
2. Length of the same in Connecticut,	-	50 miles.
3. Length of the same in other States, (giving		
the names of States and length in each) :		
4. Name and length of branches,	-	

5. Total length of branches, - - -	
6. Length of same in Connecticut, - -	
7. Aggregate length of sidings, - - -	3 miles.
8. Length of same in Connecticut, - -	3 miles.
9. Total length of track for the entire road, (single track miles,) - - -	53 miles.
10. Length of the same in Connecticut, - -	53 miles.
11. Total length of double track, - . -	
12. Length of same in Connecticut, - -	
13. Miles of track laid with steel rails, - -	
14. Aggregate length of wooden bridges and trestles, - - - - -	13,085 feet.
15. Aggregate length of iron bridges, - -	4,527 feet.
16. Aggregate length of stone arch bridges, -	None.
17. Number of public highways crossed at grade in Connecticut, - - - - -	50
18. Number of public highways crossed under the track in Connecticut, - - - - -	6
19. Number of public highways crossed over the track in Connecticut, - - - - -	9
20. Number of railroads crossed at grade in Con- necticut, - - - - -	1
21. Name of each : Connecticut Valley.	
22. *Total number of stations on the entire road,	14
23. Number of same in Connecticut, - - -	All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COM-  
PANY UNDER LEASE. None.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full, - - - - -	4	64,000
2. Number of passenger cars, average weight,	5	29,000
3. Number of merchandise cars, average weight,	8	16,000
4. Number of baggage cars, average weight, -	3	26,000
5. Number of gravel and other cars, - - -	42	
6. Number of men employed exclusive of those engaged in construction, - - - - -	118	
7. Average rate of speed of express passenger trains when in motion, - - - - -		

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\* Does not include stations on roads that are leased.

8. Average rate of same, including stops,	-	
9. Average rate of speed of accommodation trains,	- - - - -	22 miles.
10. Highest rate of speed allowed freight trains in motion,	- - - - -	29 miles.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,*	- - -	.10
2. Highest rate of same for distances more than three miles,*	- - - - -	.05
3. Highest rate per mile for through passengers,*	- - -	.035
4. General average rates received,*	- - -	.035
5. Average rate for commutation per mile,	- - -	.0085
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,		
	\$ .140, \$1.20, \$1.00, .80	
7. Lowest contract rate of same, per ton per mile, for first, second, third, and fourth classes,	- - - - -	.34
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,	- - -	.54

## DOINGS DURING THE MONTHS OF JULY, AUGUST, AND SEPT., 1875.

1. Miles run by passenger trains,	- - -	25,920
2. Miles run by freight trains,	- - -	8,640
3. Miles run by other trains,	- - -	3,500
4. Total miles run,	- - -	38,060
5. Number of passengers carried,	- - -	36,228
6. Number of passengers carried one mile,	- - -	711,321
7. Number of passengers carried one mile to and from other roads,	- - -	131,319
8. Tons of merchandise carried,	- - -	10,187
9. Tons of merchandise carried one mile,	- - -	333,369
10. Tons of merchandise carried to and from other roads,	- - -	3,053

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\* Not to include commutation fares.



\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE MONTHS OF JULY, AUGUST, AND SEPTEMBER, 1875.

1. Extension or alteration of road,	-	-	\$7,186.05
2. Land or land damages,	-	-	-
3. New buildings,	-	-	-
4. New rolling stock,	-	-	-
5. Any other expenditure:			
6. Total,	-	-	\$7,186.05

EXPENDITURES FOR OPERATING DURING THE MONTHS OF JULY, AU-  
GUST, AND SEPTEMBER, 1875.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$7,470.67
2. New iron rails (No. of tons and cost),	-	-	-
3. New steel rails (No. of tons and cost),	-	-	-
4. Repairs of bridges,	-	-	637.16
5. Repairs of buildings and fixtures,	-	-	38.61
6. Repairs of fences,	-	-	-
7. Removing ice and snow,	-	-	-
8. Total for maintenance of way,	-	-	\$8,146.44
9. Cost per mile of road kept in repair,	-	-	162.93
10. Proportion for Connecticut,	-	-	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	\$5,283.35
2. Repairs of machinery,	-	-	-
3. Repairs of passenger, baggage, and mail cars,	-	-	512.84
4. Repairs of freight cars,	-	-	658.28
5. Cost of fuel:			
Wood,	} Total,	-	2,682.88
Coal, \$2,682.88		-	
6. Oil used by engines and cars,	-	-	606.03
7. Waste and other material used for cleaning,	-	-	105.64
8. Total for maintenance of motive power and cars,	-	-	\$9,849.02
9. Cost per mile of road operated,	-	-	196.98
10. Proportion for Connecticut,	-	-	All.

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading, "Cost," this article only showing what has been added during the year.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$5,334.32
2. Salaries, wages, and incidentals chargeable to freight department, - - -	2,999.42
3. Wages of switchmen, signalmen, gate keepers, and watchmen, - - -	421.50
4. Gratuities, - - - - -	
5. Damages for injuries to persons, - - -	
6. Damages for cattle killed, - - -	527.23
7. Damages for loss of goods and baggage, - - -	86.82
8. Damages to property, including damages by fire—Freight Depôt at Middletown, - - -	2,500.00
9. Taxes, - - - - -	
10. Insurance, - - - - -	
11. Telegraph expenses, - - - - -	
12. Amount paid other companies as rent for use of road, specifying each company:	
N. Y., N. H. & H. R. R., \$1,500.00	
H., P. & F. R. R., - 450.00	
	1,950.00
13. Amount paid other companies in tolls for passengers and freight, specifying each Co.:	
N. Y., N. H. & H. R. R., \$1,712.97	
N. H. & N. Co., - 424.65	
	2,137.62
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - -	1,490.10
15. Total Miscellaneous, - - - - -	\$17,447.01
16. Amount per mile of road operated, - - -	348.94
17. Proportion for Connecticut, - - - - All.	
1. *Total expenditure for operating the road, - - -	\$35,442.47
2. Total cost per mile for road operated, - - -	708.85
3. Proportionate total for Connecticut, - - - All.	

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\* Total amount of the three previous articles.

## INCOME.

1. From passengers:		
On main road and branches owned by Com-		
pany, - - - - -	\$19,958.41	
To and from other roads, - - - - -	5,968.02	
2. From freight:		
On main road and branches owned by Com-		
pany, - - - - -	10,423.58	
To and from other roads, - - - - -	5,656.69	
3. U. S. Mails, - - - - -	617.49	
4. Rents, - - - - -		
5. Expresses, - - - - -	651.34	
6. Other sources, stating what, with amount for each.		
7. Total income, - - - - -	43,275.53	
8. Income per mile of road operated, - - - - -	865.51	
9. Proportionate income for Connecticut, - All.		
10. Income above operating expenses, - - - - -	7,833.06	
11. Amount paid for interest, - - - - -	130.45	
12. Total net income, - - - - -	7,702.61	
13. Number and per cent. dividends:		
14. Amount paid in dividends, - - - - -		
15. Paid to sinking fund, - - - - -		
16. Surplus for the year, - - - - -	7,702.61	
17. Surplus last year, - - - - -		
18. Total surplus, - - - - -	7,702.61	
19. Surplus invested as follows: Expended on Construction account.		

BALANCE SHEET, SHOWING CONDITION OF ACCOUNTS AT THE CLOSE OF  
BUSINESS, SEPTEMBER 30, 1875.

*Dr.*

Cost of road and equipment, - - - - -	\$2,571,953.35
Cost maintenance way and bridges, - - - - -	5,616.16
Cost maintenance motive power and cars, - - - - -	6,035.97
Interest, - - - - -	258.57
General expenses, - - - - -	15,375.02
Miscellaneous, - - - - -	2,138.25
Adams Express, - - - - -	407.03
Cash, - - - - -	12,804.19
	<hr/>
	\$2,614,588.54



*Cr.*

Capital stock,	-	-	-	-	-	\$2,484,400.00
Bonds,	-	-	-	-	-	46,000.00
General receipts,	-	-	-	-	-	32,433.99
Decree debts,	-	-	-	-	-	51,754.55
						<hr/> \$2,614,588.54

STATEMENT OF EACH ACCIDENT.

William Nichols, Jr., killed at East Hampton, Conn., July 21, 1875; attempted to get on a freight train while in motion, lost his hold and fell through the trestle.

Attest,      SAMUEL S. SANDS, *President.*

Attest,      DANIEL B. HATCH, *Treasurer.*

STATE OF NEW YORK,      }  
COUNTY OF NEW YORK,      }

February 24, 1876.

Then personally appeared Samuel S. Sands, President, and D. B. Hatch, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

J. F. WALLER,  
*Notary Public, New York.*



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# REVISED RAILROAD RETURNS

FOR THE YEAR ENDING

SEPTEMBER 30, 1874.

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# NEW HAVEN, MIDDLETOWN & WILLIMANTIC RAILROAD.

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*Return of the Trustees of the Convertible Mortgage Bonds of the New Haven, Middletown and Willimantic Railroad Company for the year ending Sept. 30, 1874, under the Act of 1872.*

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## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$3,000,000.00
2. Capital Stock authorized by votes of the Company, - - - -	3,000,000.00
3. Capital Stock actually paid in, -	674,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - -	1,264,000.00
6. Total number of shares of stock issued, -	19,380
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of stock issued, -	1,938,000.00
9. Total market value on the 30th of September, of the stock issued, - - -	None.
10. Amount of capital stock issued per mile of railroad owned by the company, -	38,760.00
11. Proportion of stock issued for Connecticut, -	All.
12. Amount of stock held in Connecticut, -	Not known.
13. Number of stockholders residing in Connecticut, - - - -	Not known.

## DEBTS.

1. Total amount of funded debt, -	\$3,000,000.00
First mortgage bonds due May 1, 1889, -	
Rate of interest, 7 per cent.	
Second mortgage bonds due January 1, 1891, - - - -	2,000,000.00

Rate of interest, seven per cent.

One million of the second mortgage are held as collateral.

2. Amount of floating debt, included in the \$1,- 000,000.00 second mortgage bonds,	-	
3. Total amount of funded and floating debt,	-	\$4,000,000.00
4. Proportion of same per mile of road,	-	80,000.00
5. Proportion of same for Connecticut,	-	All.

#### COST.

1. Total cost of entire road to date, (This item to include grading and masonry, bridging, superstructure, land damages and and fences, stations, engine and car houses, and cost of engineering.)	-	\$6,000,000.00
2. Proportion of same per mile of road,	-	120,000.00
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment, (This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)	-	77,150.59
5. Proportion of same per mile of road,	-	1,543.01
6. Proportion of same for Connecticut,	-	All.

#### CHARACTERISTICS.

1. Total length of main line of road,	-	50 miles.
2. Length of the same in Connecticut,	-	All.
3. Length of the same in other States, (giving the names of States and length in each,)	-	None.
4. Name and length of branches,	-	
5. Total length of branches,	-	
6. Length of same in Connecticut,	-	
7. Aggregate length of sidings,	-	2.65 miles.
8. Length of same in Connecticut,	-	
9. Total length of track for the entire road (sin- gle track miles),	-	52.65
10. Length of the same in Connecticut,	-	52.65
11. Total length of double track,	-	
12. Length of same in Connecticut,	-	
13. Miles of track laid with steel rails,	-	
14. Aggregate length of wooden bridges, and trestles,	-	13,085 feet.



15. Aggregate length of iron bridges, -	4,527 feet.
16. Aggregate length of stone arch bridges, -	
17. Number of public highways crossed at grade in Connecticut, - - - -	52
20. Number of railroads crossed at grade in Con- necticut, - - - -	1
21. Name of each,—Conn. Valley.	
22. *Total number of stations on the entire road,	9 way & 5 flag.
23. Number of same in Connecticut, - -	All.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full, - - - -	4	64,000
2. Number of passenger cars, average weight,	5	about 29,000
3. Number of merchandise cars, average weight,	8	" 16,000
4. Number of baggage cars, average weight, -	3	" 26,000
5. Number of gravel and other cars, -	42	coal and gravel.
6. Number of men employed exclusive of those engaged in construction, - - -	115	
7. Average rate of speed of express passenger trains when in motion, - - -		
8. Average rate of same including stops, -		
9. Average rate of speed of accommodation trains,	22½	miles.
10. Highest rate of speed allowed freight trains in motion, - - - -	18	miles.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,† -	.10
2. Highest rate of same for distances more than three miles,† - - - -	.05
3. Highest rate per mile for through passengers,†	.035
4. General average rates,† - - - -	.04
5. Average rate for commutation per mile, -	.008
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, 1.40, 1.20, 1.00, .80	
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes, -	7½, 6, 5¼, 4
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, -	12, 10, 8½, 7½

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	75,900
2. Miles run by freight trains,	-	-	30,228
3. Miles run by other trains,	-	-	9,000
4. Total miles run,	-	-	115,128
5. Number of passengers carried,	-	-	103,258
6. Number of passengers carried one mile,	-	-	
7. Number of passengers carried one mile to and from other roads,	-	-	
8. Tons of merchandise carried,	-	-	38,370
9. Tons of merchandise carried one mile,	-	-	
10. Tons of merchandise carried to and from other roads,	-	-	7,649

\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	-	-	\$39,359.21
2. Land or land damages,	-	-	95.50
3. New buildings,	-	-	3,104.27
4. New rolling stock,	-	-	6,707.57
5. Any other expenditure,	-	-	3,359.08
6. Total,	-	-	\$52,625.63

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$22,191.46
2. New iron rails, (No. of tons and cost,)	-	-	
3. New steel rails, (No. of tons and cost),	-	-	
4. Repairs of bridges,	-	-	185.20
5. Repairs of buildings and fixtures,	-	-	9.03
6. Repairs of fences,	-	-	
7. Removing ice and snow,	-	-	
8. Total for maintenance of way,	-	-	\$22,385.69

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

9. Cost per mile of road kept in repair, -	\$447.71
10. Proportion for Connecticut, - - - All.	

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, {	
2. Repairs of machinery, {	\$3,820.20
3. Repairs of passenger, baggage, and mail cars,	1,254.52
4. Repairs of freight cars, - - -	1,336.04
5. Cost of fuel:—wood, coal, - - -	15,200.99
6. Oil used by engines and cars, etc., - - -	1,463.59
7. Waste and other material used for cleaning, -	383.13
8. Total for maintenance of motive power and cars, - - - -	\$23,458.47
9. Cost per mile of road operated, -	469.17
10. Proportion for Connecticut, - - - All.	

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$15,254.63
2. Salaries, wages, and incidentals chargeable to freight department, - - -	21,919.34
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - -	1,063.50
4. Gratuities, - - - -	
5. Damages for injuries to persons, - - -	
6. Damages for cattle killed, - - -	285.07
7. Damages for loss of goods and baggage, -	123.97
8. Damages to property, including damages by fire, - - - -	
9. Taxes, - - - -	
10. Insurance, - - - -	40.50
11. Telegraph expenses, - - - -	
12. Amount paid other companies as rent for use of road, specifying each company,—	
N. Y., N. H., & H. R. R. Co., \$6,000.00	
H., P. & F. R. R. Co., - 1,700.00	7,700.00
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - -	
14. General salaries and office expenses, law expenses, and all other expenses, (except in-	



terest,) not included in any of the above items, - - - - -	\$2,497.84
15. Total miscellaneous, - - - - -	\$48,884.85
16. Amount per mile of road operated, - - - - -	977.70
17. Proportion for Connecticut, - - - - -	All.
1. *Total expenditure for operating the road, - - - - -	\$94,729.01
2. Total cost per mile of road operated, - - - - -	1,894.58
3. Proportionate total for Connecticut, - - - - -	All.

## INCOME.

1. From passengers :	
On main road and branches owned by Com-	
pany, - - - - -	\$57,487.73
To and from other roads, - - - - -	13,027.34
2. From freight :	
On main road and branches owned by Com-	
pany, - - - - -	40,947.09
To and from other roads, - - - - -	16,557.31
3. U. S. Mails, - - - - -	2,863.79
4. Rents, - - - - -	
5. Expresses, - - - - -	2,508.81
6. Total income, - - - - -	133,392.07
7. Income per mile of road operated, - - - - -	2,667.84
8. Proportionate income for Connecticut, - - - - -	All.
9. Income above operating expenses, - - - - -	38,663.06
10. Amount paid for interest, - - - - -	
11. Total net income, - - - - -	
12. Number and per cent. dividends, - - - - -	
13. Amount paid in dividends, - - - - -	
14. Paid to sinking fund, - - - - -	
15. Surplus for the year, - - - - -	
16. Surplus last year, - - - - -	
17. Total surplus, - - - - -	
18. Surplus invested as follows:	
Cash on loans, - - - - -	
Balance of accounts due the company, - - - - -	
Materials, fuel, and stores, - - - - -	
Other items, - - - - -	

Attest,  
Attest,

J. N. CAMP,  
GEO. H. BISHOP, } Trustees.

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\* The total amount of the three previous articles.

STATE OF CONNECTICUT, }  
COUNTY OF MIDDLESEX, }

MIDDLETOWN, January 9, 1875.

Then personally appeared J. N. Camp, and Geo. H. Bishop, Trustees, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

FRED B. CHAFFEE,  
*Notary Public.*

## CONNECTICUT VALLEY RAILROAD.

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*Return of the Connecticut Valley Railroad Company, for the year  
ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$1,500,000.00
2. Capital Stock authorized by votes of the Company, -	1,500,000.00
3. Capital Stock actually paid in, -	1,059,800.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued for which no payment has been made either in cash or its equivalent, -	None.
6. Total number of shares of stock issued, -	10,598
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, -	1,059,800.00
9. Total market value on the 30th of September, of the Stock issued, -	000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	22,840.51
11. Proportion of Stock issued for Connecticut, -	All.
12. Amount of Stock held in Connecticut, -	976,200.00
13. Number of stockholders residing in Connecticut, -	167

### DEBTS.

1. Total amount of funded debt, -	\$2,250,000.00
First mortgage bonds due Dec. 1, 1900, -	1,000,000.00
Rate of interest, seven per cent.	
Second mortgage bonds, due Oct. 1, 1902, -	1,250,000 00
Rate of interest, seven per cent.	
2. Amount of floating debt, -	55,465.68



3. Total amount of funded and floating debt, -	\$2,305,465.68
4. Proportion of same per mile of road, -	49,686.76
5. Proportion of same for Connecticut, -	All.

## COST.

1. Total cost of entire road to date, -	\$2,685,708.49
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, -	57,881.64
3. Proportion of same for Connecticut, -	All.
4. Total cost of entire equipment, -	271,205.53
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, -	5,844.94
6. Proportion of same for Connecticut, -	All.

## CHARACTERISTIC.

1. Total length of main line of road, -	46.4 miles.
2. Length of the same in Connecticut, -	All.
3. Length of the same in other States, (giving the name of States and length in each,) -	None.
4. Name and length of branches, -	None.
5. Total length of branches, -	None.
6. Length of same in Connecticut, -	None.
7. Aggregate length of sidings, -	5.604 miles.
8. Length of same in Connecticut, -	All.
9. Total length of track for the entire road, (single track miles,) -	52.004 miles.
10. Length of same in Connecticut, -	All.
11. Total length of double track, -	None.
12. Length of same in Connecticut, -	None.
13. Miles of track laid with steel rails, -	1.333 miles.
14. Aggregate length of wooden bridges, -	17,280 feet.
15. Aggregate length of iron bridges, -	None.
16. Aggregate length of stone arch bridges, -	None.
17. Number of public highways crossed at grade in Connecticut, -	

- |  |    |
|--|----|
| 18. Number of railroads crossed at grade in Connecticut, - - - - -                                 | 2  |
| 19. Name of each—New Haven, Middletown & Willimantic; New York, New Haven & Hartford, three times. |    |
| 20. *Total number of stations on the entire road,  | 22 |
| 21. Number of same in Connecticut, - - - All.  |    |

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS  
COMPANY UNDER LEASE.

None.

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	6	101,050
2. Number of passenger cars, average weight, -	14	40,320
3. Number of merchandise cars, average weight, 109		17,500
4. Number of baggage cars, average weight, -	7	34,000
5. Number of gravel and other cars, - - -	50	
6. Number of men employed exclusive of those engaged in construction, - - -	188	
7. Average rate of speed of express passenger trains when in motion, - - -	None.	
8. Average rate of same, including stops, -	None.	
9. Average rate of speed of accommodation trains,		26 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -		18 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,† - - -	.07
2. Highest rate of same for distances more than three miles,† - - - - -	.04
3. Highest rate per mile for through passengers,†	.036
4. General average rates,† - - - - -	.035
5. Average rate for commutation per mile, -	.026
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,	32, 26 <sup>5</sup> / <sub>10</sub> , 21, 15,

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

7. Lowest contract rate of same per ton per mile,  
for first, second, third, and fourth classes,  $7\frac{1}{10}$ ,  $6\frac{4}{10}$ ,  $4\frac{5}{10}$ ,  $3\frac{6}{10}$
8. Average rate of freight per ton per mile, for  
first, second, third, and fourth classes, -  $11, 9\frac{8}{10}$ ,  $8, 7\frac{2}{10}$

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	113,908
2. Miles run by freight trains and mixed,	-	-	27,387
3. Miles run by other trains,	-	-	3,358
4. Total miles run,	-	-	144,653
5. Number of passengers carried,	-	-	276,196
6. Number of passengers carried one mile,	-	-	4,301,071
7. Number of passengers carried one mile to and from other roads,	-	-	562,520
8. Tons of merchandise carried,	-	-	42,337
9. Tons of merchandise carried one mile,	-	-	1,068,824
10. Tons of merchandise carried to and from other roads,	-	-	3,373

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT  
DURING THE YEAR.

1. Extension or alteration of road,	-	-	\$16,501.56
2. Land or land damages,	-	-	10,075.87
3. New buildings,	-	-	11,694.44
4. New rolling stock,	-	-	2,827.10
5. Any other expenditure,	-	-	31,995.49
6. Total,	-	-	<u>\$73,094.46</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$24,367.82
2. New iron rails, (No. of tons and cost),	-	-	None.
3. New steel rails, (No. of tons and cost),	-	-	11,178.27
4. Repairs of bridges,	-	-	2,063.86
5. Repairs of buildings and fixtures,	-	-	2,417.81

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\*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



6. Repairs of fences, - - - -	\$562.88
7. Removing ice and snow, - - -	327.75
8. Total for maintenance of way, - -	\$40,918.39
9. Cost per mile of road kept in repair, -	881.86
10. Proportion for Connecticut, - - All.	

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - -	\$7,740.74
2. Repairs of machinery, - - -	810.77
3. Repairs of passenger, baggage, and mail cars,	5,056.75
4. Repairs of freight cars, - - -	3,096.35
5. Cost of fuel,—wood, coal, - - -	12,382.73
6. Oil used by engines and cars, - -	2,528.12
7. Waste and other material used for cleaning,	781.84
8. Total for maintenance of motive power and cars, - - - -	\$32,397.30
9. Cost per mile of road operated, -	698.21
10. Proportion for Connecticut, - - All.	

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$28,253.62
2. Salaries, wages, and incidentals chargeable to freight department, - - -	30,947.82
3. Wages of switchmen, signalmen, gate-keepers and watchmen, - - - -	7,253.46
4. Gratuities, - - - -	512.42
5. Damages for injuries to persons, - -	101.25
6. Damages for cattle killed, - - -	160.00
7. Damages for loss of goods and baggage, -	394.03
8. Damages to property, including damages by fire, - - - -	20.50
9. Taxes, - - - -	510.16
10. Insurance, - - - -	4,111.91
11. Telegraph expenses, - - - -	605.66
12. Amount paid other companies as rent for use of road, specifying each company: New York, New Haven, and Hartford, -	3,066.66
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each com- pany, - - - - answered in No's 1 and 2	

14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-	-	-	\$4,983.85
15. Total Miscellaneous,	-	-	-	-	-	\$80,921.34
16. Amount per mile of road operated,	-	-	-	-	-	1,743.99
17. Proportion for Connecticut,	-	-	-	-	All.	
1. *Total expenditure for operating the road,						\$154,237.03
2. Total cost per mile of road operated,						3,324.07
3. Proportionate total for Connecticut,	-	-	-	-	All.	

## INCOME.

1. From passengers :						
On main road and branches owned by Com-						
pany,	-	-	-	-	-	\$152,280.35
To and from other roads,	-	-	-	-	-	Nothing.
2. From freight :						
On main road and branches owned by Com-						
pany,	-	-	-	-	-	99,940.12
To and from other roads,	-	-	-	-	-	2,358.60
3. U. S. Mails,	-	-	-	-	-	1,944.68
4. Rents, &c., &c., &c.,	-	-	-	-	-	26,440.99
5. Expresses,	-	-	-	-	-	2,411.67
6. Total income,	-	-	-	-	-	285,376.41
7. Income per mile of road operated,	-	-	-	-	-	6,150.35
8. Proportionate income for Connecticut,	-	-	-	-	All.	
9. Income above operating expenses,	-	-	-	-	-	131,139.38
10. Amount paid for interest,	-	-	-	-	-	70,695.11
11. Total net income,	-	-	-	-	-	60,444.27
12. Number and per cent. dividends,	-	-	-	-	-	None.
13. Amount paid in dividends,	-	-	-	-	-	Nothing.
14. Paid to sinking fund,	-	-	-	-	-	Nothing.
15. Surplus for the year,	-	-	-	-	-	60,444.27
16. Surplus last year,	-	-	-	-	-	36,881.47
17. Total surplus,	-	-	-	-	-	97,325.74
18. Surplus invested as follows :						
Cash and loans,	-	-	-	-	-	920.83
Balance of accounts due the Company,	-	-	-	-	-	None.
Materials, fuel, and stores,	-	-	-	-	-	26,601.00

\*Total amount of the three previous articles.

Other items,           -           -           -           -           None.

Balance this year to construction account,           \$59,523.44

Attest,                   J. C. WALKLEY, *President*.

Attest,                   N. HOLLISTER, *Treasurer*.

STATE OF CONNECTICUT,    }  
COUNTY OF HARTFORD,    }

HARTFORD, Dec. 1, 1874.

Then personally appeared, J. C. Walkley, President, and N. Hollister, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

LEVI WOODHOUSE,  
*Notary Public.*



## CONNECTICUT WESTERN RAILROAD.

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*Return of the Connecticut Western Railroad Company for the year  
ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter,	-	\$3,000,000.00
2. Capital Stock authorized by votes of the Company,	- - - - -	3,000,000.00
3. Capital Stock actually paid in,	- -	1,890,724.64
4. Capital Stock issued for earnings which had not been divided among the stockholders,	None.	
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent,	- - - - -	None.
6. Total number of shares of stock issued,	-	18,877
7. Par value per share of Capital Stock,	-	\$100.00
8. Total par value of stock issued,	- -	1,887,700.00
9. Total market value on the 30th of September, of the stock issued,	- - -	None.
10. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	28,301.35
11. Proportion of Stock issued for Connecticut,	-	All.
12. Amount of Stock held in Connecticut,	-	1,499,900.00
13. Number of stockholders residing in Connecticut,	- - - - -	216

### DEBTS.

1. Total amount of funded debt,	- -	\$2,686,000.00
First mortgage bonds, due July 1, 1900,	-	2,686,000.00
Rate of interest, seven per cent.		
Second mortgage bonds due (when ?)	-	None.
Rate of interest, (what ?) per cent.,	-	
2. Amount of floating debt,	- -	225,282.46

- |  |   |                |
|--|---|----------------|
| 3. Total amount of funded and floating debt, | - | \$2,911,282.46 |
| 4. Proportion of same per mile of road,      | - | 43,647.41      |
| 5. Proportion of same for Connecticut,       | - | All.           |

## COST.

- |  |   |                |
|--|---|----------------|
| 1. Total cost of entire road to date,  | - | \$4,419,362.41 |
| (This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.) |   |                |
| 2. Proportion of same per mile of road,  | - | 66,257.31      |
| 3. Proportion of same for Connecticut,   | - | All.           |
| 4. Total cost of entire equipment,   | - | 307,669.69     |
| (This item to include locomotive, cars, machinery and tools, and machine shops, not included above.)   |   |                |
| 5. Proportion of same per mile of road,  | - | 4,612.74       |
| 6. Proportion of same for Connecticut,   | - | All.           |

## CHARACTERISTICS.

- |   |   |             |
|---|---|-------------|
| 1. Total length of main line of road,   | - | 66.7 miles. |
| 2. Length of same in Connecticut,   | - | All.        |
| 3. Length of same in other States, (giving the names of States and length in each,) | - | None.       |
| 4. Name and length of branches,   | - | None.       |
| 5. Total length of branches,  | - | None.       |
| 6. Length of same in Connecticut,   | - | None.       |
| 7. Aggregate length of sidings,   | - | 8.5 miles.  |
| 8. Length of same in Connecticut,   | - | All.        |
| 9. Total length of track for the entire road, (single track miles,)                 | - | 75.2 miles. |
| 10. Length of same in Connecticut,  | - | All.        |
| 11. Total length of double track,   | - | None.       |
| 12. Length of same in Connecticut,  | - | None.       |
| 13. Miles of track laid with steel rails,   | - | None.       |
| 14. Aggregate length of wooden bridges,   | - | 9,209 feet. |
| 15. Aggregate length of iron bridges,   | - | None.       |
| 16. Aggregate length of stone arch bridges,   | - | None.       |
| 17. Number of highways crossed at grade in Connecticut,                             | - |             |

18. Number of railroads crossed at grade in Connecticut, - - - - -	5
19. Name of each: Housatonic, Naugatuck, New Haven & Northampton twice, and Hartford, Providence & Fishkill.	
20. *Total number of stations on the entire road,	27
21. Number of same in Connecticut, - - -	27

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

22. Name, termini, and length of each : Dutchess & Columbia Railroad, - - -	1.6 miles.
23. Total length of all, - - - - -	1.6 miles.
24. Total length of all in Connecticut, - - -	None.
25. Total number of stations on all roads operated by this company, - - - - -	29
26. Total number of same in Connecticut, - - -	27

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	9	70,000
2. Number of passenger cars, average weight, - - -	12	40,000
3. Number of merchandise cars, average weight, - - -	179	18,000
4. Number of baggage cars, average weight, - - -	3	30,000
5. Number of gravel and other cars, - - - - -	20	12,000
6. Number of men employed exclusive of those engaged in construction, - - - - -		160
7. Average rate of speed of express passenger trains when in motion, - - - - -	}	none.
8. Average rate of same, including stops, - - - - -		
9. Average rate of speed of accommodation trains, - - - - -		
10. Highest rate of speed allowed freight trains in motion, - - - - -	20 ms. pr. hr.	
	15 ms. pr. hr.	

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for
--

\* Does not include stations on roads that are leased.



distances less than three miles,*	No fare	
less than	- - - - -	.10
2. Highest rate of same for distances more than three miles,*	- - - - -	.05
3. Highest rate per mile for through passengers,*		.033
4. General average rates,*	- - - - -	.035
5. Average rate for commutation per mile,	-	.01
6. Highest rate of freight per ton per mile for first, second, third, and fourth classes,	.45, .31, .18, .00	
7. Lowest contract rate of same per ton per mile,	per contract,	.2½
8. Average rate of freight per ton per mile, for all classes,		6 cents.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	- - -	112,998
2. Miles run by freight rains,	- - -	78,038
3. Miles run by other trains,	- - -	14,072
4. Total miles run,	- - -	205,108
5. Number of passengers carried,	- - -	220,086
6. Number of passengers carried one mile,	-	3,218,465
7. Number of passengers carried one mile to and from other roads,	- - -	388,134
8. Tons of merchandise carried,	- - -	108,126
9. Tons of merchandise carried one mile,	-	2,367,255
10. Tons of merchandise carried to and from other roads,	- - -	65,368

## † EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	- - -	\$78,504.29
2. Land or land damages,	- - -	25,051.01
3. New buildings,	- - -	15,000.00
4. New rolling stock,	- - -	28,035.62
5. Any other expenditure,	- - -	36,805.03
6. Total,	- - -	\$183,395.95

\* Not to include commutation fares.

† The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - - -	\$23,784.57
2. New iron rails, (No. of tons and cost,) }	None.
3. New steel rails, (No. of tons and cost,) }	
4. Repairs of bridges, - - - - -	1,825.72
5. Repairs of buildings and fixtures, - - - - -	1,128.74
6. Repairs of fences, - - - - -	117.82
7. Removing snow and ice, - - - - -	2,788.63
8. Total for maintenance, - - - - -	\$29,645.48
9. Cost per mile of road kept in repair, - - - - -	434.05
10. Proportion for Connecticut, - - - - -	28,951.13

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - - - -	\$6,790.65
2. Repairs of machinery, - - - - -	
3. Repairs of passenger, baggage, and mail cars, - - - - -	4,342.78
4. Repairs of freight cars, - - - - -	2,705.54
5. Cost of fuel,—wood, coal, - - - - -	28,023.49
6. Oil used by engines and cars, - - - - -	1,808.60
7. Waste and other material used for cleaning, - - - - -	1,101.26
8. Total for maintenance of motive power and cars, - - - - -	\$44,772.32
9. Cost per mile of road operated, - - - - -	655.52
10. Proportion for Connecticut, - - - - -	43,723.18

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - - -	\$17,858.78
2. Salaries, wages, and incidentals chargeable to freight department, - - - - -	87,332.93
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - - - Included in Nos. 1 and 2.	
4. Gratuities, - - - - -	None.
5. Damages for injuries to persons, - - - - -	287.50
6. Damages for cattle killed, - - - - -	155.00
7. Damages for loss of goods and baggage, - - - - -	93.15
8. Damages to property, including damages by fire, - - - - -	67.00

9. Taxes,	- - - - -	\$442.62
10. Insurance,	- - - - -	1,732.00
11. Telegraph expenses,	- - - - -	None.
12. Amount paid other companies as rent for use of road, specifying each company,	-	4,279.03
Dutchess & Columbia Railroad.		
Naugatuck Railroad.		
Hartford, Providence & Fishkill Railroad.		
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each Co.:	-	None.
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above items,	- - - - -	32,022.86
15. Total Miscellaneous,	- - - - -	\$144,270.87
16. Amount per mile of road operated,	- - - - -	2,112.31
17. Proportion for Connecticut,	- - - - -	140,891.08
1. * Total expenditure for operating the road,		\$218,688.67
2. Total cost per mile of road operated,	-	3,201.88
3. Proportionate total for Connecticut,	-	213,565.40

## INCOME.

1. From passengers:		
On main road and branches owned by	}	
Company,		121,733.64
To and from other roads,		
2. From freight:		
On main road and branches owned by	}	
Company,		222,306.15
To and from other roads,		
3. U. S. Mails,	- - - - -	3,461.00
4. Rents,	- - - - -	
5. Expresses,	- - - - -	3,285.37
6. Total income,	- - - - -	350,786.16
7. Income per mile of road operated,	- - - - -	5,135.96
8. Proportionate income for Connecticut,	- - - - -	342,568.53
9. Income above operating expenses,	- - - - -	132,097.49
10. Amount paid for interest,	- - - - -	191,090.02
11. Total net income,	- - - - -	

\* Total amount of the three previous articles.



12. Number and per cent. dividends,	-	-	none.
13. Amount paid in dividends,	-	-	none.
14. Paid to sinking fund,	-	-	none.
15. Surplus for the year,	-	-	none.
16. Surplus last year,	-	-	none.
17. Total surplus,	-	-	none.
18. Surplus invested as follows :			
Cash and loans,	-	-	none.
Balance of accounts due the Com-			
pany,	-	-	none.
Materials, fuel, and stores,	-	-	none.
Other items,	-	-	none.
Attest,	WM. H. BARNUM,	<i>President.</i>	
Attest,	WM. L. GILBERT,	<i>Treasurer.</i>	

STATE OF CONNECTICUT,        }  
COUNTY OF HARTFORD,        }

HARTFORD, December 1, 1874.

Then personally appeared, Wm. H. Barnum, President, and Wm. L. Gilbert, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

NATHANIEL B. STEVENS,  
*Justice of the Peace.*

## DANBURY AND NORWALK RAILROAD.

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*Return of the Danbury and Norwalk Railroad Company, for the year  
ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, - .	\$1,000,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	600,000.00
3. Capital Stock actually paid in, - -	600,000.00
Cash or its equivalent received for stock, -	338,416.25
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	101,583.75
Capital stock issued on account of increased valuation, - - - - -	160,000.00
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	None.
6. Total number of shares of Stock issued, -	12,000
7. Par value per share of Capital Stock, -	\$50.00
8. Total par value of Stock issued, - -	600,000.00
9. Total market value on the 30th of September, of the Stock issued, - - -	239,900.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	17,751.48
11. Proportion of Stock issued for Connecticut, -	All.
12. Amount of Stock held in Connecticut, -	195,950.00
19. Number of stockholders residing in Connecticut, - - - - -	84

### DEBTS.

1. Total amount of funded debt, - -	\$500,000.00
First mortgage bonds due Oct. 1, 1880, -	100,000.00
Rate of interest, 7 per cent., - - -	

First and Second mortgage bonds due July 1, 1890,	-	-	-	-	\$200,000.00
Rate of interest, 7 per cent,	-	-	-	-	
First, Second, and Third mortgage bonds, due July 1, 1892, 7 per cent.,	-	-	-	-	200,000.00
2. Amount of floating debt,	-	-	-	-	None.
3. Total amount of funded and floating debt,	-	-	-	-	500,000.00
4. Proportion of same per mile of road,	-	-	-	-	14,792.89
5. Proportion of same for Connecticut,	-	-	-	-	All.

## COST.

1. Total cost of entire road to date,	-	-	-	-	\$971,094.56
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)					
2. Proportion of same per mile of road,	-	-	-	-	28,730.61
3. Proportion of same for Connecticut,	-	-	-	-	All.
4. Total cost of entire equipment,	-	-	-	-	162,228.46
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)					
5. Proportion of same per mile of road,	-	-	-	-	4,799.65
6. Proportion of same for Connecticut,	-	-	-	-	All.

## CHARACTERISTICS.

1. Total length of main line of road,	-	-	-	-	23.8 miles.
2. Length of the same in Connecticut,	-	-	-	-	All.
3. Length of the same in other States (giving the names of States and length in each,)	-	-	-	-	None.
4. Name and length of branches:					
Branchville to Ridgefield,	-	-	-	-	4 miles.
Bethel to Hawleyville,	-	-	-	-	6 miles.
5. Total length of branches,	-	-	-	-	10 miles.
6. Length of same in Connecticut,	-	-	-	-	All.
7. Aggregate length of sidings,	-	-	-	-	4.4 miles.
8. Length of same in Connecticut,	-	-	-	-	All.
9. Total length of track for the entire road (single track miles,)	-	-	-	-	38.2 miles.
10. Length of same in Connecticut,	-	-	-	-	All.



11. Total length of double track,	-	-	None.
12. Length of same in Connecticut,	-	-	None.
13. Miles of track laid with steel rails,	-	-	None.
14. Aggregate length of wooden bridges,	-	-	1,248 feet.
15. Aggregate length of iron bridges,	-	-	None.
16. Aggregate length of stone arch bridges,	-	-	None.
17. Number of public highways crossed at grade in Connecticut,	-	-	61
18. Number of railroads crossed at grade in Con- necticut,	-	-	None.
19. Name of each.	-	-	
20. *Total number of stations on the entire road,			14
21. Number of same in Connecticut,	-	-	All.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full,	7	60,000
2. Number of passenger cars, average weight,	8	32,000
3. Number of merchandise cars, average weight,	74	16,000
4. Number of baggage cars, average weight,	3	27,000
5. Number of gravel and other cars,	-	None.
6. Number of men employed exclusive of those engaged in construction,	94	
7. Average rate of speed of express passenger trains when in motion, per hour,	-	28 miles.
8. Average rate of same including stops,	-	22 miles.
9. Average rate of speed of accommodation trains,	-	20 miles.
10. Highest rate of speed allowed freight trains in motion,	-	15 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,†	.08
(No fare less than 10 cents.)	

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

2. Highest rate of same for distances more than three miles,*	- - -	.044
3. Highest rate per mile for through passengers,*	- - -	.034
4. General average rates,*	- - -	.04
5. Average rate for commutation per mile,	- - -	
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, about	53, 46, 40, 26.	
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes,	} No contracts.	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, about		12, 10, 8, 6.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	- - -	81,540
2. Miles run by freight trains,	- - -	34,807
3. Miles run by other trains,	- - -	
4. Total miles run,	- - -	116,347
5. Number of passengers carried,	- - -	174,600
6. Number of passengers carried one mile,	- - -	2,493,856
7. Number of passengers carried one mile to and from other roads,	- - -	717,364
8. Tons of merchandise carried,	- - -	49,900
9. Tons of merchandise carried one mile,	- - -	898,200
10. Tons of merchandise carried to and from other roads,	- - -	21,585

## †EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	- - -	None.
2. Land or land damages,	- - -	None.
3. New buildings,	- - -	None.
4. New rolling stock,	- - -	None.
5. Any other expenditure,	- - -	
Dock extension,	- - -	1,508.70
6. Total,	- - -	\$1,508.70

\* Not to include commutation fares.

† The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - -	\$19,022.37
2. New iron rails, (about) - - - -	1,600.00
3. New steel rails, (No. of tons and cost) -	None.
4. Repairs of bridges, - - - -	799.61
5. Repairs of buildings and fixtures, - -	1,430.40
6. Repairs of fences, - - - -	332.53
7. Removing ice and snow, Inc. in rd. rep.	
8. Total for maintenance of way, - -	\$23,184.91
9. Cost per mile of road kept in repair, -	685.94
10. Proportion for Connecticut, - -	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, {	\$6,602.84
2. Repairs of machinery, }	
3. Repairs of passenger, baggage, and mail cars, }	10,052.08
4. Repairs of freight cars, - }	
5. Cost of fuel,—wood, coal, - - -	15,549.97
6. Oil used by engines and cars, - - - }	Inc. above.
7. Waste, and other material used for cleaning, }	
8. Total for maintenance of motive power and cars, - - -	\$32,204.89
9. Cost per mile of road operated, - -	952.80
10. Proportion for Connecticut, - -	All.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - -	\$36,669.70
2. Salaries, wages, and incidentals chargeable to freight department, - -	
3. Wages of switchmen, signal men, gate keepers, and watchmen, - -	
4. Gratuities, - - - -	
5. Damages for injuries to persons, - -	1,116.76
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage, -	
8. Damages to property, including damages by fire,	
9. Taxes, - - - -	6,828.05
10. Insurance, - - - -	



11. Telegraph expenses, - - - - -	
12. Amount paid other companies as rent for use of road, specifying each company, - - -	None.
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each com- pany, - - - - -	None.
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above items, - - - - -	3,701.95
15. Total miscellaneous, - - - - -	\$48,316.46
16. Amount per mile of road operated, - - -	1,429.48
17. Proportion for Connecticut, - - -	All.
1. *Total expenditure for operating the road, - - - - -	\$103,706.26
2. Total cost per mile of road operated, - - -	3,068.23
3. Proportionate total for Connecticut, - - -	All.

## INCOME.

1. From passengers :	
On main road and branches, owned by Com- pany, - - - - -	\$79,852.62
To and from other roads, - - - - -	
2. From freight :	
On main road and branches, owned by Com- pany, - - - - -	82,244.68
To and from other roads, - - - - -	
3. U. S. Mails, - - - - -	3,856.25
4. Rents, - - - - -	2,417.50
5. Expresses, - - - - -	3,600.00
7. Total income, - - - - -	171,971.05
8. Income per mile of road operated, - - -	5,087.90
9. Proportionate income for Connecticut, - - -	All.
10. Income above operating expenses, - - -	68,264.79
11. Amount paid for interest, - - - - -	35,392.58
12. Total net income, - - - - -	32,872.21
13. Number and per cent. dividends, - - -	None.
14. Amount paid in dividends, - - - - -	None.
15. Paid to sinking fund, - - - - -	None.
16. Surplus for the year, - - - - -	32,872.21

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\* Total amount of the three previous articles.

17. Surplus last year,	-	-	-	-	\$45,039.17
18. Total surplus,	-	-	-	-	77,911.38
19. Surplus invested as follows :	-	-	-	-	
Cash and loans,	-	-	-	-	17,416.74
Balance of accounts due the company,	-	-	-	-	9,255.53
Materials, fuel, and stores,	-	-	-	-	17,916.09
Other items,	-	-	-	-	33,323.02

Attest,

R. P. FLOWER, *President.*

Attest,

H. WILLIAMS, *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, }

November 30, 1874.

Then personally appeared, Roswell P. Flower, President, and Harvey Williams, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JOHN W. BACON,

*Notary Public.*

# HARTFORD, PROVIDENCE & FISHKILL RAILROAD.

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*Return of the Trustees for the Bondholders of the Hartford, Providence  
& Fishkill Railroad Company, for the year ending September 30,  
1874, under the Act of 1872.*

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## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$4,000,000.00
2. Capital Stock authorized by votes of the Com- pany, -	4,000,000.00
3. Capital Stock actually paid in, -	2,037,939.98
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, -	None.
6. Total number of shares of Stock issued, -	20,379 <sup>72</sup> / <sub>100</sub>
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, -	2,037,939.98
9. Total market value on the 30th of September, of the Stock issued, -	Unknown.
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	16,543.46
11. Proportion of Stock issued for Connecticut, -	1,588,833.90
12. Amount of Stock held in Connecticut,	} Unknown.
13. Number of stockholders residing in Connec- ticut, -	

## DEBTS.

1. Total amount of funded debt, -	\$2,055,500.00
First mortgage bonds due (when ?)	} A portion past due, balance in 1876.
Rate of interest, (what ?) per cent.,	



Second mortgage bonds, due (when ?)	}	None.
Rate of interest, (what ?)		
2. Amount of floating debt, (about)	-	\$100,000.00
3. Total amount of funded and floating debt, (as above,	-	2,155,500.00
4. Proportion of same per mile of road,	-	17,497.79
5. Proportion of same for Connecticut,	-	1,680,487.46

## COST.

1. Total cost of entire road to date,	-	\$4,237,181.92
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering).		
2. Proportion of same per mile of road,	-	34,396.33
3. Proportion of same for Connecticut,	-	3,303,423.53
4. Total cost of entire equipment,	-	666,873.04
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	5,413.50
6. Proportion of same for Connecticut,	-	519,912.73

## CHARACTERISTICS.

1. Total length of main line of road,	-	122.365 miles.
2. Length of the same in Connecticut,	-	96.040 miles.
3. Length of the same in other States,—in Rhode Island,	-	26.325 miles.
4. Name and length of branches,—Dorrance Street track, Providence,	-	.822 miles.
5. Total length of branches,	-	.822 miles.
6. Length of same in Connecticut,	-	None.
7. Aggregate length of sidings,	-	21.870 miles.
8. Length of same in Connecticut,	-	15.794 miles.
9. Total length of track for the entire road (single track miles),	-	145.057 miles.
10. Length of the same in Connecticut,	-	111.834 miles.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	None.
13. Miles of track laid with steel rails,	-	1.411 miles.
14. Aggregate length of wooden bridges,	-	10,808 feet.

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15. Aggregate length of iron bridges,	-	None.
16. Aggregate length of stone arch bridges,	-	150 feet.
17. Number of public highways crossed at grade in Connecticut,	-	128
18. Number of railroads crossed at grade in Conn.,	-	4
19. Name of each,	{ Norwich & Worcester Railroad. { New London Northern Railroad. { N. Y., N. H. & Hartford Railroad. { New Haven & Northampton Railroad.	
20. * Total number of stations on the entire road,	-	57
21. Number of the same in Connecticut,	-	40

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE (OR AGREEMENT.)

22. Name, termini, and length of each:		
Pawtuxet Valley Railroad—River Point to Hope, R. I.,	-	3 miles.
Rockville Railroad—Vernon to Rockville,	-	4.5 miles.
South Manchester Railroad—Manchester to South Manchester,	-	2.25 miles.
23. Total length of all,	-	9.75 miles.
24. Total length of all in Connecticut,	-	6.75 miles.
25. Total number of stations on all roads operated by this company,	-	66
26. Total number of same in Connecticut,	-	44

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full,	31	88,145
2. Number of passenger cars, average weight,	36	32,000
3. Number of merchandise cars, average weight,	316	15,000
4. Number of baggage cars, average weight,	16	20,000
5. Number of gravel and other cars, (including 1 tool car,)	71	
6. Number of men employed exclusive of those engaged in construction,	-	665
7. Average rate of speed of express passenger trains when in motion,	30 ms. pr. hr.	
8. Average rate of same including stops,	28 " "	

\* Does not include stations on roads that are leased.

9. Average rate of speed of accommodation trains, - - - - -	22 ms. pr. hr.
10. Highest rate of speed allowed freight trains in motion, - - - - -	20 " "

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, Quidnick to Anthony,* $\frac{1}{2}$ mile, - - - - -	.10
(No fare less than 10 cents.)	
2. Highest rate of same for distances more than three miles,* average about - - - - -	.05
3. Highest rate per mile for through passengers,*	.0333
4. General average rates,* - - - - -	.035
5. Average rate for commutation per mile, - - - - -	.01
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, .48, .40, .32, .34c	
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, - - - - -	.03c
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, - - - - -	.06c

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - - - -	352,074 $\frac{3}{4}$
2. Miles run by freight trains, - - - - -	177,382 $\frac{3}{4}$
3. Miles run by other trains, (including switching,) - - - - -	69,411
4. Total miles run, - - - - -	598,868 $\frac{1}{2}$
5. Number of passengers carried, - - - - -	1,254,566
6. Number of passengers carried one mile, - - - - -	14,732,294
7. Number of passengers carried one mile to and from other roads, - - - - -	2,530,395
8. Tons of merchandise carried, - - - - -	286,918
9. Tons of merchandise carried one mile, - - - - -	6,902,929
10. Tons of merchandise carried to and from other roads, - - - - -	139,125

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\* Not to include commutation fares.



\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension and alteration of road,	-	-	None.
2. Land or land damages,	-	-	\$360.31
3. New buildings,	-	-	677.14
4. New rolling stock,	-	-	26,465.09
5. Any other expenditure, (Hartford Tunnel,)	-	-	22,055.97
6. Total,	-	-	<u>\$49,558.51</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	-	\$100,528.11
2. New iron rails, (No. of tons and cost,)				
1,601 $\frac{59}{2240}$ tons,	-	-	-	113,750.53
3. New steel rails, (No. of tons and cost,)	-	-	-	None.
4. Repairs of bridges,	-	-	-	17,984.57
5. Repairs of buildings and fixtures, &c.,	-	-	-	17,007.91
6. Repairs of fences,	-	-	-	9,054.31
7. Removing ice and snow,	-	-	-	4,248.64
8. Total for maintenance of way,	-	-	-	<u>\$262,574.07</u>
9. Cost per mile of road kept in repair,	-	-	-	1,975.18
10. Proportion for Connecticut,	-	-	-	203,028.34

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	}	\$51,840.54
2. Repairs of machinery,	-	-		
3. Repairs of passenger, baggage, and mail cars,	-	-	-	23,246.76
4. Repairs of freight cars,	-	-	-	53,553.33
5. Cost of fuel,—wood, coal,	-	-	-	123,142.00
6. Oil used by engines and cars, &c.,	-	-	-	8,936.18
7. Waste and other material used for cleaning,	-	-	-	1,619.78
8. Total for maintenance of motive power and cars,	-	-	-	<u>\$262,338.59</u>
9. Cost per mile of road operated,	-	-	-	1,973.40
10. Proportion for Connecticut,	-	-	-	202,846.28

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$92,897.96
2. Salaries, wages, and incidentals chargeable to freight department, - - -	94,442.43
3. Wages of switchmen, signal men, gate keepers, and watchmen: included in above.	
4. Gratuities, - - - - -	None.
5. Damages for injuries to persons, - - -	1,586.13
6. Damages for cattle killed, - - -	178.30
7. Damages for loss of goods and baggage, -	1,243.55
8. Damages to property, including damages by fire,	669.85
9. Taxes, - - - - -	19,677.24
10. Insurance, - - - - -	10,485.16
11. Telegraph expenses, - - - - -	4,372.75
12. Amount paid other companies as rent for use of road, specifying each company, -	25,306.78
Boston & Providence R. R.; New Haven & Northampton R. R.; Norwich & Worcester R. R.; Naugatuck R. R.; New London Northern R. R.; Rockville R. R.; New York, New Haven & Hartford R. R.	
13. Amount paid other companies in tolls for passengers and freight, specifying each Co., -	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - -	41,193.71
15. Total Miscellaneous, - - - - -	\$292,053.86
16. Amount per mile of road operated, - - -	2,196.93
17. Proportion for Connecticut, - - - - -	225,822.88
1. * Total expenditure for operating the road,	\$816,966.52
2. Total cost per mile of road operated, -	6,145.52
3. Proportionate total for Connecticut, -	631,697.63

## INCOME.

## 1. From passengers:

On main road and branches owned by Company, - - - - -	\$407,737.26
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\* Total amount of the three previous articles.

To and from other roads, - - -	\$80,103.62
2. From freight :	
On main road and branches owned by Com-	
pany, - - - - -	174,514.68
To and from other roads, - - -	255,169.63
3. U. S. Mails, - - - - -	9,687.50
4. Rents, &c., - - - - -	29,066.58
5. Expresses, - - - - -	18,271.85
6. Total income, - - - - -	974,551.12
7. Income per mile of road operated, - - -	7,330.92
8. Proportionate income for Connecticut, -	753,545.73
9. Income above operating expenses, - - -	157,584.60
10. Amount paid for interest, - - - - -	166,656.97
11. Total net income, - - - - -	
12. Number and per cent. dividends, - - -	None.
13. Amount paid in dividends, - - - - -	None.
14. Paid to sinking fund, - - - - -	10,000.00
15. Surplus for the year, - - - - -	
16. Surplus last year, - - - - -	221,089.24
17. Total surplus, - - - - -	212,016.87
18. Surplus invested as follows : - - -	
Cash and loans, - - - - -	
Balance of accounts due the Company, -	
Materials, fuel, and stores, - - - - -	212,016.87
Other items, - - - - -	

Attest,

GEORGE M. BARTHOLOMEW,  
CALVIN DAY,

*Trustees for the Bondholders of the Hartford, Providence &  
Fishkill Railroad Company.*

STATE OF CONNECTICUT, }  
COUNTY OF HARTFORD, } HARTFORD, Nov. 24th, 1874.

Then personally appeared, Calvin Day and George M. Bartholomew, Trustees, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

HENRY R. SNATH,  
*Notary Public.*



## HOUSATONIC RAILROAD.

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*Return of the Housatonic Railroad Company, for the year ending  
September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$2,000,000.00
2. Capital Stock authorized by votes of the Com- pany, -	2,000,000.00
3. Capital Stock actually paid in, -	2,000,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, -	None.
6. Total number of shares of Stock issued, -	20,000
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of stock issued, -	2,000,000.00
9. Total market value on the 30th of September, of the Stock issued, -	1,062,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	27,027.02
11. Proportion of Stock issued for Connecticut, -	2,000,000.00
12. Amount of Stock held in Connecticut, -	1,000,000.00
13. Number of Stockholders residing in Connecti- cut, -	410

### DEBTS.

1. Total amount of funded debt, -	\$541,000.00
First mortgage bonds, due 1877, -	191,000.00
Rate of interest, seven per cent.	
Second mortgage bonds due 1885, -	100,000.00
Rate of interest, seven per cent.	

1889 six per cent.,	-	-	-	\$100,000.00
Equipment, 1883, seven per cent.,	-	-	-	150,000.00
2. Amount of floating debt,	-	-	-	352,863.36
3. Total amount of funded and floating debt,	-	-	-	893,863.36
4. Proportion of same per mile of road,	-	-	-	12,079.23
5. Proportion of same for Connecticut,	-	-	-	All.

## COST.

1. Total cost of entire road to date,	-	-	\$1,987,871.19
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-	-	26,863.12
3. Proportion of same for Connecticut,	-	-	All.
4. Total cost of entire equipment,	-	-	497,078.73
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road,	-	-	6,717.28
6. Proportion of same for Connecticut,	-	-	All.

## CHARACTERISTICS.

1. Total length of main line of road,	-	-	74 miles.
2. Length of the same in Connecticut,	-	-	All.
3. Length of the same in other States, (giving the names of States and length in each,)	-	-	
4. Name and length of branches,	-	-	None.
5. Total length of branches,	-	-	None.
6. Length of same in Connecticut,	-	-	None.
7. Aggregate length of sidings,	-	-	7 miles.
8. Length of same in Connecticut,	-	-	All.
9. Total length of track for the entire road (single track miles),	-	-	81 miles.
10. Length of same in Connecticut,	-	-	All.
11. Total length of double track,	-	-	None.
12. Length of same in Connecticut,	-	-	None.
13. Miles of track laid with steel rails,	-	-	None.
14. Aggregate length of wooden bridges,	-	-	874 feet.
15. Aggregate length of iron bridges,	-	-	None.

16. Aggregate length of stone arch bridges, -	250 feet.
17. Number of public highways crossed at grade in Connecticut, - - -	88
18. Number of railroads crossed at grade in Con- necticut, - - - -	3
19. Name of each : N. Y., N. H. & Hartford. Shepaug. Connecticut Western.	
20. *Total number of stations on the entire road,	20
21. Number of same in Connecticut, - - All.	

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS  
COMPANY UNDER LEASE.

22. Name, termini, and length of each :	
Berkshire, - - - - 22 miles.	
Stockbridge & Pittsfield, - - 22 miles.	
West Stockbridge, - - - 3 miles.	
New York, Housatonic & Northern, - 5.5 miles.	
23. Total length of all, - - - -	52.5 miles.
24. Total length of all in Connecticut, - -	5.5 miles.
25. Total number of stations on all roads operated by this company, - - - -	37
26. Total number of same in Connecticut, -	20

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full, - - - -	19	80,000
2. Number of passenger cars, average weight, -	17	32,000
3. Number of merchandise cars, average weight, -	178	16,000
4. Number of baggage cars, average weight, -	9	26,000
5. Number of gravel, and other cars, - - -	231	
6. Number of men employed exclusive of those engaged in construction, - - - -	400	
7. Average rate of speed of express passenger trains when in motion, - - - -	no ex. trains.	
8. Average rate of same including stops, -	None.	
9. Average rate of speed of accommodation trains, - - - -		25 miles.

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\* Does not include stations on roads that are leased.



- |   |           |           |
|---|-----------|-----------|
| 10. Highest rate of speed allowed freight trains in motion, | - - - - - | 15 miles. |
|---|-----------|-----------|

## FARES AND FREIGHT.

- |  |                  |      |
|--|------------------|------|
| 1. Highest rate of passenger fare per mile for distances less than three miles,*               | - - - - -        | .05  |
| 2. Highest rate of same for distances more than three miles,*                                  | - - - - -        | .03  |
| 3. Highest rate per mile for through passengers,*  | - - - - -        | .03  |
| 4. General average rates,*   | - - - - -        | .03  |
| 5. Average rate for commutation per mile.  | - - - - -        | .03  |
| 6. Highest rate of freight per ton per mile for first, second, third, and fourth classes,      | - 26, 20, 16, 12 |      |
| 7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes, | - 2½, 2½, 2½, 1¼ |      |
| 8. Average rate of freight per ton per mile for first, second, third, and fourth classes,      | - - - - -        | 3.26 |

## DOINGS DURING THE YEAR.

- |   |           |            |
|---|-----------|------------|
| 1. Miles run by passenger trains,                                 | - - - - - | 228,858    |
| 2. Miles run by freight trains,                                   | - - - - - | 214,416    |
| 3. Miles run by other trains,                                     | - - - - - | 11,496     |
| 4. Total miles run,   | - - - - - | 454,770    |
| 5. Number of passengers carried,                                  | - - - - - | 379,232    |
| 6. Number of passengers carried one mile,                         | - - - - - | 6,141,774  |
| 7. Number of passengers carried one mile to and from other roads, | - - - - - | 2,537,286  |
| 8. Tons of merchandise carried,                                   | - - - - - | 206,446    |
| 9. Tons of merchandise carried one mile,                          | - - - - - | 12,445,716 |
| 10. Tons of merchandise carried to and from other roads,          | - - - - - | 105,720    |

†EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

- |                                     |           |
|-------------------------------------|-----------|
| 1. Extension or alteration of road, | - - - - - |
| 2. Land or land damages,            | - - - - - |

\* Not to include commutation fares.

† The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

3. New buildings,	-	-	-	\$12,000.00
4. New rolling stock,	-	-	-	
5. Any other expenditure,	-	-	-	42,222.50
6. Total,	-	-	-	<u>\$54,222.50</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	-	} 174,182.33
2. New iron rails (No. of tons and cost),	-	-	-	
3. New steel rails (No. of tons and cost),	-	-	-	
4. Repairs of bridges,	-	-	-	
5. Repairs of buildings and fixtures,	-	-	-	3,998.62
6. Repairs of fences,	-	-	-	
7. Removing ice and snow,	-	-	-	
8. Total for maintenance of way,	-	-	-	<u>\$178,180.95</u>
9. Cost per mile of road kept in repair,	-	-	-	1,408.54
10. Proportion for Connecticut,	-	-	-	111,978.93

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$14,240.55
2. Repairs of machinery,	-	-	-	4,598.99
3. Repairs of passenger, baggage, and mail cars,	-	-	-	7,849.71
4. Repairs of freight cars,	-	-	-	16,250.08
5. Cost of fuel,—wood, coal,	-	-	-	59,243.88
6. Oil used by engines and cars,	-	-	-	8,410.42
7. Waste and other material used for cleaning,	-	-	-	<u>3,342.58</u>
8. Total for maintenance of motive power and cars,	-	-	-	\$113,936.21
9. Cost per mile of road operated,	-	-	-	900.68
10. Proportion for Connecticut,	-	-	-	71,604.06

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	\$43,440.48
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	} 90,290.35
3. Wages of switchmen, signal men, gate-keepers and watchmen,	-	-	-	

4. Gratuities, - - - - -	-	
5. Damages for injuries to persons, - - - - -	-	
6. Damages for cattle killed, - - - - -	-	
7. Damages for loss of goods and baggage, - - - - -	-	
8. Damages to property, including damages by fire, - - - - -	-	\$3,257.65
9. Taxes, - - - - -	-	8,397.93
10. Insurance, - - - - -	-	4,622.69
11. Telegraph expenses, - - - - -	-	None.
12. Amount paid other companies as rent for use of road, specifying each company :		
Stockbridge & Pittsfield Railroad, - - - - -	-	31,409.00
Berkshire Railroad Company, - - - - -	-	42,000.00
West Stockbridge Railroad, - - - - -	-	693.54
New York, Housatonic & Northern Railroad, - - - - -	-	5,864.41
13. Amount paid other companies in tolls for passengers and freight, specifying each company, - - - - -	-	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, - - - - -	-	31,261.74
15. Total Miscellaneous, - - - - -	-	\$261,237.79
16. Amount per mile of road operated, - - - - -	-	2,065.12
17. Proportion for Connecticut, - - - - -	-	164,177.04
1. *Total expenditure for operating the road, - - - - -	-	\$553,354.95
2. Total cost per mile of road operated, - - - - -	-	4,374.34
3. Proportionate total for Connecticut, - - - - -	-	347,760.03

## INCOME.

1. From passengers :		
On main road and branches owned by Com-		
pany, - - - - -	-	\$207,330.84
To and from other roads, - - - - -	-	
2. From freight :		
On main road and branches owned by Com-		
pany, - - - - -	-	408,968.82
Milk, - - - - -	-	49,274.57
Wharfage, - - - - -	-	1,278.44

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\* Total amount of the three previous articles.



To and from other roads,	-	-	-	-	-	
3. U. S. Mails,	-	-	-	-	-	10,120.00
4. Rents,	-	-	-	-	-	2,607.45
5. Expresses,	-	-	-	-	-	15,000.00
6. Total Income,	-	-	-	-	-	694,580.12
7. Income per mile of road operated,	-	-	-	-	-	5,490.75
8. Proportionate income for Connecticut,	-	-	-	-	-	436,514.63
9. Income above operating expenses,	-	-	-	-	-	141,225.17
10. Amount paid for interest,	-	-	-	-	-	51,906.22
11. Total net income,	-	-	-	-	-	89,318.95
12. Number and per cent. dividends,	-	Two,	4	pr. ct.	each.	
13. Amount paid in dividends,	-	-	-	-	-	94,400.00
14. Paid to sinking fund,	-	-	-	-	-	Nothing.
15. Surplus for the year,	-	-	-	-	-	None.
16. Surplus last year,	-	-	-	-	-	88,396.12
17. Total surplus,	-	-	-	-	-	83,315.07
18. Surplus invested as follows :						
Cash and loans,	-	-	-	-	-	83,315.07
Balance of accounts due the Com-						
pany,	-	-	-	-	-	
Materials, fuel, and stores,	-	-	-	-	-	
Other items,	-	-	-	-	-	
Attest,		DAVID S. DRAPER,	<i>Vice-President.</i>			
Attest,		CHARLES K. AVERILL,	<i>Treasurer.</i>			

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, } BRIDGEPORT, CONN., Aug. 21, 1875.

Then personally appeared, David S. Draper, Vice-President, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief.

Before me,

C. K. AVERILL,  
*Notary Public.*

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, } BRIDGEPORT, CONN., Aug. 21, 1875.

Then personally appeared Charles K. Averill, Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief.

Before me,

GEORGE W. WARNER,  
*Notary Public.*

## NAUGATUCK RAILROAD.

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*Return of the Naugatuck Railroad Company for the year ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$2,000,000.00
2. Capital Stock authorized by votes of the Company, -	2,000,000.00
3. Capital Stock actually paid in, -	1,882,900.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	142,700.00
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	None.
6. Total number of shares of Stock issued, -	18,829
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, -	1,882,900.00
9. Total market value on the 30th of September, of the Stock issued, -	1,882,900.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	33,296.18
11. Proportion of Stock issued for Connecticut, -	All.
12. Amount of Stock held in Connecticut, -	1,331,900.00
19. Number of stockholders residing in Connecticut, -	350

### DEBTS.

1. Total amount of funded debt, -	\$102,000.00
First mortgage bonds due July 10, 1876, -	
Rate of interest, seven per cent. -	
Second mortgage bonds due (when?) -	None.
All others described in same manner.	
2. Amount of floating debt, -	None.

4. Total amount of funded and floating debt, -	\$102,000.00
5. Proportion of same per mile of road, -	1,803.71
6. Proportion of same for Connecticut, -	All.

## COST.

1. Total cost of entire road to date, -	\$1,822,765.20
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, -	32,232.80
3. Proportion of same for Connecticut, -	All.
4. Total cost of entire equipment, -	234,086.57
(This item to include locomotives, cars, machinery and tools, and machine shops; not included above.)	
5. Proportion of same per mile of road, -	4,139.46
6. Proportion of same for Connecticut, -	All.

## CHARACTERISTICS.

1. Total length of main line of road, -	56.55 miles.
2. Length of the same in Connecticut, -	All.
3. Length of the same in other States (giving the names of States and length in each), -	None.
4. Name and length of branches, -	None.
5. Total length of branches, -	None.
6. Length of same in Connecticut, -	None.
7. Aggregate length of sidings, -	9.38 miles.
8. Length of same in Connecticut, -	All.
9. Total length of track for the entire road (single track miles), -	65.93 miles.
10. Length of the same in Connecticut, -	All.
11. Total length of double track, -	None.
12. Length of same in Connecticut, -	All.
13. Miles of track laid with steel rails, and steel top, -	28.52 miles.
14. Aggregate length of wooden bridges, -	4,094 feet.
15. Aggregate length of iron bridges, -	None.
16. Aggregate length of stone arch bridges, -	None.
17. Number of public highways crossed at grade in Connecticut, -	51



18. Number of railroads crossed at grade in Connecticut, - - - -	1
19. Name of each,—New Haven and Derby. -	
20. *Total number of stations on the entire road,	19
21. Number of same in Connecticut, - - All.	.

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

22. Name, termini, and length of each:	
Watertown and Waterbury, - -	4.5
23. Total length of all, - - - -	
24. Total length of all in Connecticut, - - All.	
25. Total number of stations on all roads operated by this company, - - - -	2
26. Total number of same in Connecticut, - All.	

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - -	11	90,000
2. Number of passenger cars, average weight, -	15	36,000
3. Number of merchandise cars, average weight, -	279	16,000
4. Number of baggage cars, average weight, -	4	22,000
5. Number of gravel and other cars, - -	None.	
6. Number of men employed exclusive of those engaged in construction, - - -	193	
7. Average rate of speed of express passenger trains when in motion, - - -	None.	
8. Average rate of same, including stops, -		
9. Average rate of speed of accommodation trains, - - - -	20 miles.	
10. Highest rate of speed allowed freight trains in motion, - - - -	14	

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,† - -	.05
2. Highest rate of same for distances more than three miles,† - - - -	.0416

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

3. Highest rate per mile for through passengers,*	.03
4. General average rates,*	.029
5. Average rate for commutation per mile,	-
6. Highest rate of freight per ton per mile for first, second, third and fourth classes,	20, 17 $\frac{75}{100}$ , 15 $\frac{50}{100}$ , 13 $\frac{33}{100}$ , 9 m.
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes,	.04 $\frac{66}{100}$ .
8. Average rate of freight per ton per mile for first, second, third, and fourth classes,	8 $\frac{92}{100}$ , 7 $\frac{77}{100}$ , 6 $\frac{50}{100}$ , 5 $\frac{50}{100}$

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	85,044
2. Miles run by freight trains,	-	133,496
3. Miles run by other trains,	-	23,380
4. Total miles run,	-	241,920
5. Number of passengers carried,	-	303,536
6. Number of passengers carried one mile,	-	6,381,492
7. Number of passengers carried one mile to and from other roads,	-	2,391,241
8. Tons of merchandise carried,	-	179,820
9. Tons of merchandise carried one mile,	-	3,942,317
10. Tons of merchandise carried to and from other roads,	-	20,433

## EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

None.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	\$70,640.55
2. New iron rails, (No. of tons and cost,)	-	None.
3. New steel rails, (No. of tons and cost,)	-	None.
4. Repairs of bridges,	-	4,269.45
5. Repairs of buildings and fixtures,	-	6,032.40

\* Not to include commutation fares.

6. Repairs of fences,	-	-	-	\$1,205.85
7. Removing ice and snow,	-	-	-	116.00
8. Total for maintenance of way,	-	-	-	<u>\$82,264.25</u>
9. Cost per mile of road kept in repair,	-	-	-	1,347.49
10. Proportion for Connecticut,	-	-	-	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$7,686.18
2. Repairs of machinery,	-	-	-	in No. 1.
3. Repairs of passenger, baggage, and mail cars,	-	-	-	14,209.22
4. Repairs of freight cars,	-	-	-	13,729.19
5. Cost of fuel : wood and coal,	-	-	-	30,811.94
6. Oil used by engines and cars,	-	-	-	2,089.95
7. Waste and other material used for cleaning,	-	-	-	<u>1,960.14</u>
8. Total for maintenance of motive power and cars,	-	-	-	\$70,486.62
9. Cost per mile of road operated,	-	-	-	1,154.57
10. Proportion for Connecticut,	-	-	-	All.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	\$25,222.85
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	70,600.82
3. Wages of switchmen, signal men, gate keepers and watchmen,	-	-	-	in 1 and 2.
4. Gratuities,	-	-	-	None.
5. Damages for injuries to persons,	-	-	-	None.
6. Damages for cattle killed,	-	-	-	None.
7. Damages for loss of goods and baggage,	-	-	-	647.74
8. Damages to property, including damages by fire,	-	-	-	None.
9. Taxes,	-	-	-	19,263.74
10. Insurance,	-	-	-	3,097.91
11. Telegraph expenses,	-	-	-	None.
12. Amount paid other companies as rent for use of road, specifying each company,	-	-	-	None.
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-	



New York, New Haven and Hartford Rail- road Company, (in 1 and 2),		\$16,331.35
14. General salaries and office expenses, law ex- penses, and all other expenses, (except inter- est,) not included in any of the above items,		25,786.99
15. Total miscellaneous, - - -		\$144,620.05
16. Amount per mile of road operated, -		2,368.88
17. Proportion for Connecticut, - -	All.	
1. *Total expenditure for operating the road, - - - - -		\$297,370.92
2. Total cost per mile operated, - -		4,870.94
3. Proportionate total for Connecticut, -	All.	

## INCOME.

1. From passengers:		
On main road and branches owned by Company, - - - - -		\$191,444.77
To and from other roads, in item above.		
2. From freight:		
On main road and branches owned by Company, - - - - -		275,962.17
To and from other roads, - - - -		
3. U. S. Mails, - - - - -		5,838.50
4. Rents, - - - - -		8,021.65
5. Expresses, - - - - -		10,500.00
6. Total Income, - - - - -		491,767.09
7. Income per mile of road operated, -		8,055.15
8. Proportionate income for Connecticut, -	All.	
9. Income above operating expenses, - -		194,396.17
10. Amount paid for interest, - - - -		7,274.15
11. Total net income, - - - - -		187,122.02
12. Number and per cent. dividends; one each 4 and 5 per cent., - - - - -		
13. Amount paid in dividends, - - - -		169,441.00
15. Paid to sinking fund, - - - - -	None.	
16. Surplus for the year, - - - - -		17,681.02
17. Surplus last year, - - - - -		233,581.00
18. Total surplus, - - - - -		251,262.02

\* Total amount of the three previous articles.

## 19. Surplus invested as follows:

Cash and loans, - - - -	25,077.70
Balance of accounts due the company, -	67,732.51
Materials, fuel, and stores, - - -	55,277.39
Other items, - - - -	103,174.42

Attest, E. F. BISHOP, *President.*

Attest, H. NICHOLS, *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF FAIRFIELD, }

BRIDGEPORT, December 2, 1874.

Then personally appeared E. F. Bishop, President, and H. Nichols, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

GEORGE W. BEACH,  
*Notary Public.*

## NEW CANAAN RAILROAD.

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*Return of the New Canaan Railroad Company, for the year ending  
September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$200,000.00
2. Capital Stock authorized by votes of the Company, - - - - -	
3. Capital Stock actually paid in, - -	164,050.00
4. Capital Stock issued for earnings which had not been divided among the stockholders,	
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, - - - - -	
6. Total number of shares of Stock issued, -	3,281
7. Par value per share of Capital Stock, -	\$50.00
8. Total par value of Stock issued, - -	164,050.00
9. Total market value on the 30th of September, no sales known, of the Stock issued, -	Nominal.
10. Amount of Capital Stock issued per mile of railroad owned by the Company, - -	19,766.86
11. Proportion of stock issued for Connecticut, -	All.
12. Amount of Stock held in Connecticut, -	137,000.00
13. Number of Stockholders residing in Connecticut, - - - - -	207

### DEBTS.

1. Total amount of funded debt, - -	\$91,758.55
First mortgage bonds due, 1878, - -	
Rate of interest, seven per cent.	
2. Amount of floating debt, - - -	4,102.06
3. Total amount of funded and floating debt, -	95,860.61
4. Proportion of same per mile of road, -	11,550.52
5. Proportion of same for Connecticut, -	All.



## COST.

1. Total cost of entire road to date,	-	-	\$230,746.03
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road,	-		27,803.26
3. Proportion of same for Connecticut,	-	All.	
4. Total cost of entire equipment,	-	-	26,697.90
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road,	-		3,316.91
6. Proportion of same for Connecticut,	-	All.	

## CHARACTERISTICS.

1. Total length of main line of road,	-	-	81 $\frac{5}{8}$ miles.
2. Length of the same in Connecticut,	-	-	All.
3. Length of the same in other States, (giving the names of States and length in each,	-		
4. Name and length of branches,	-	-	None.
5. Total length of branches.	-	-	
6. Length of same in Connecticut,	-	-	
7. Aggregate length of sidings,	-	-	2,380 feet.
8. Length of same in Connecticut,	-	-	All.
9. Total length of track for the entire road (single track miles),	-	-	83 $\frac{3}{8}$ miles.
10. Length of same in Connecticut,	-	-	All.
11. Total length of double track,	-	-	None.
12. Length of same in Connecticut,	-	-	
13. Miles of track laid with steel rails,	-	-	None.
14. Aggregate length of wooden bridges,	-		107 feet.
15. Aggregate length of iron bridges,	-	-	None.
15. Aggregate length of stone arch bridges,	-	-	None.
17. Number of public highways crossed at grade in Connecticut,	-	-	10
18. Number of railroads crossed at grade in Connecticut,	-	None except N. Y., N. H., & H. R. R., crossed at Stamford station on the way to the steamboat landing.	

- |  |   |   |   |      |
|--|---|---|---|------|
| 19. Name of each,                                  | - | - | - | -    |
| 20. * Total number of stations on the entire road, |   |   |   | 4    |
| and Stamford station of the N. Y., N. H. &         |   |   |   |      |
| H. R. R. Co., used by this Company,                | - |   |   |      |
| 21. Number of same in Connecticut,                 | - |   |   | All. |

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

MOTIVE POWER AND CARS.

- |   | No. | Weight in lbs.     |
|---|-----|--------------------|
| 1. Number of engines, average weight with tender full,                | -   | 2 ab. 26 tons ea.  |
| 2. Number of passenger cars, average weight,                          | 1   | " 16 "             |
| 3. Number of merchandise cars, average weight,                        |     | None.              |
| 4. Number of baggage cars, average weight,                            | -   | None.              |
| 5. Number of gravel and other cars,                                   | -   |                    |
| 6. Number of men employed exclusive of those engaged in construction, | -   | 12                 |
| 7. Average rate of speed of express passenger trains when in motion,  | -   | No express trains. |
| 8. Average rate of same, including stops,                             | -   |                    |
| 9. Average rate of speed of accommodation trains,                     | -   | 20 miles.          |
| 10. Highest rate of speed allowed freight trains in motion,           | -   | No freight trains. |

FARES AND FREIGHT.

- |   |   |                |
|---|---|----------------|
| 1. Highest rate of passenger fare per mile for distances less than three miles,†        | - | .075           |
| 2. Highest rate of same for distances more than three miles,†                           | - | .06            |
| 3. Highest rate per mile for through passengers,†                                       | - | .06            |
| 4. General average rates,†  | - | .05            |
| 5. Average rate for commutation per mile, - Average for 1 year, for 6 mos., and 3 mos., | - | \$3.78         |
| 6. Highest rate of freight per ton per mile for first, second and third classes,        | - | 25, 20, 12½ c. |

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

- 6. Lowest contract rate of same per ton per mile  
for first, second and third classes, - 25, 16, 6½ c.
- 8. Average rate of freight per ton per mile for  
first, second, third, and fourth classes, -

DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	}	20,142
2. Miles run by freight trains,	-	-		
3. Miles run by other trains,	-	-		
4. Total miles run,	-	-	-	20,142
5. Number of passengers carried,	-	-	-	36,544
6. Number of passengers carried one mile,	-	-	-	237,780
7. Number of passengers carried one mile to and from other roads,	-	-	-	
8. Tons of merchandise carried,	-	-	-	5,457 <sup>93</sup> / <sub>100</sub>
9. Tons of merchandise carried one mile,	-	-	-	43,600
10. Tons of merchandise carried to and from other roads,	-	-	-	

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

Derrick,	-	-	-	-	-	\$125.00
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EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	-	\$2,680.42
2. New iron rails (No. of tons and cost),	-	-	-	
3. New steel rails (No. of tons and cost),	-	-	-	
4. Repairs of bridges,	-	-	-	
5. Repairs of buildings and fixtures,	-	-	-	
6. Repairs of fences,	-	-	-	20.50
7. Removing ice and snow,	-	-	-	
8. Total for maintenance of way,	-	-	-	\$2,700.92
9. Cost per mile of road kept in repair,	-	-	-	325.44
10. Proportion for Connecticut,	-	-	-	All.

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading, "Cost," this article only showing what has been added during the year.



*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$188.91
2. Repairs of machinery,	-	-	-	
3. Repairs of passenger, baggage, and mail cars,				77.80
4. Repairs of freight cars,	-	-	-	
5. Cost of fuel:				
Wood,	}	Total,	-	1,718.25
Coal,				
6. Oil used by engines and cars,	-	-	-	205.56
7. Waste and other material used for cleaning,				89.28
8. Total for maintenance of motive power and cars,	-	-	-	\$2,279.80
9. Cost per mile of road operated,	-			274.70
10. Proportion for Connecticut,	-	-	-	All.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	\$4,842.42
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-	
3. Wages of switchmen, signalmen, gate keep- ers, and watchmen,	-	-	-	113.00
4. Gratuities,	-	-	-	
5. Damages for injuries to persons,	-	-	-	
6. Damages for cattle killed,	-	-	-	
7. Damages for loss of goods and baggage,	-			15.38
8. Damages to property, including damages by fire,	-	-	-	
9. Taxes,	-	-	-	936.34
10. Insurance,	-	-	-	200.51
11. Telegraph expenses,	-	-	-	
12. Amount paid other companies as rent for use of road, specifying each company:				
N. Y., N. H. & H. R. R.,	-	-	-	600.00
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each Co.:				
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above				

items, - - -	No salaries; law ex-	
penses bill not yet adjusted, - -		
15. Total Miscellaneous, - - -		\$6,707.65
16. Amount per mile of road operated, - -		808.22
17. Proportion for Connecticut, - -	All.	
1. *Total expenditure for operating the road,		\$11,688.37
2. Total cost per mile for road operated, -		1,408.37
3. Proportionate total for Connecticut, -	All.	

## INCOME.

1. From passengers:		
On main road and branches owned by Com-		
pany, - - - -		\$11,411.05
To and from other roads, - - -		
2. From freight:		
On main road and branches owned by Com-		
pany, - - - -		\$6,565.51
To and from other roads, - - -		
3. U. S. Mails, - - - -		821.00
4. Rents, - - - -		800.00
5. Expresses, - - - -		100.09
6. Total income, - - - -		19,697.56
7. Income per mile of road operated, - -		2,373.42
8. Proportionate income for Connecticut, -	All.	
9. Income above operating expenses, - -		8,009.19
10. Amount paid for interest, - - -		6,423.09
11. Total net income, - - - -		1,586.10
12. Number and per cent. dividends, - -	None.	
13. Amount paid in dividends, - - -	None.	
14. Paid to sinking fund, - - -	None.	
15. Surplus for the year, - - - -		1,586.10
16. Surplus last year, - - - -	None.	
17. Total surplus, - - - -		1,586.10
19. Surplus invested as follows:		
Cash on loans, - - - -		
Balance of accounts due the Company, -		
Materials, fuel, and stores, - - -		898.26
Other items, - - - -		687.84
Attest,	SAMUEL ST. JOHN, <i>President.</i>	
Attest,	WILLIAM ST. JOHN, <i>Treasurer.</i>	

\* Total amount of the three previous articles.

STATE OF CONNECTICUT,        }  
COUNTY OF FAIRFIELD,       }

NEW CANAAN, CONN., November 28, 1874.

Then personally appeared Samuel St. John, President, and William St. John, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

NOAH W. HOYT,  
*Notary Public.*



## NEW HAVEN & DERBY RAILROAD.

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*Return of the New Haven & Derby Railroad Company for the year  
ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$700,000.00
2. Capital Stock authorized by votes of the Com- pany, -	-	455,700.00
3. Capital Stock actually paid in, -	-	455,700.00
4. Capital Stock issued for earnings which had not been divided among the stockholders,	None.	
5. Capital Stock issued upon which no payment has been made either in cash or its equiv- alent, -	-	None.
6. Total number of shares of stock issued, -	4,577	
7. Par value per share of capital stock, -	-	\$100.00
8. Total par value of stock issued, -	-	455,700.00
9. Total market value on the 30th of September, of the stock issued, -	-	4,577.00
10. Amount of capital stock issued per mile of railroad owned by the company, -	-	35,053.85
11. Proportion of stock issued for Connecticut, -	-	455,700.00
12. Amount of stock held in Connecticut, -	-	423,500.00
13. Number of stockholders residing in Connec- ticut, -	-	323

### DEBTS.

1. Total amount of funded debt, -	-	\$525,000.00
First mortgage bonds due May 1st, 1888.		
Rate of interest, seven per cent.		
Second mortgage bonds due Feb. 1st, 1890.		
Rate of interest, seven per cent.		
2. Amount of floating debt, -	-	75,000.00

3. Total amount of funded and floating debt, -	\$600,000.00
4. Proportion of same per mile of road, -	46,153.85
6. Proportion of same for Connecticut, -	All.

## COST.

1. Total cost of entire road to date, -	\$977,251.47
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, -	75,173.19
3. Proportion of same for Connecticut, -	All.
4. Total cost of entire equipment, -	83,369.96
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, -	6,413.07
6. Proportion of same for Connecticut, -	All.

## CHARACTERISTICS.

1. Total length of main line of road, -	13 miles.
2. Length of the same in Connecticut, -	13 miles.
3. Length of the same in other States, -	
4. Name and length of branches, -	
5. Total length of branches, -	
6. Length of same in Connecticut, -	
7. Aggregate length of sidings, -	6,950 feet.
8. Length of same in Connecticut, -	6,950 feet.
9. Total length of track for the entire road (single track miles), -	14.32 miles.
10. Length of the same in Connecticut, -	13.32 miles.
11. Total length of double track, -	None.
12. Length of same in Connecticut, -	None.
13. Miles of track laid with steel rails, -	None.
14. Aggregate length of wooden bridges, -	8,080 feet.
15. Aggregate length of iron bridges, -	None.
16. Aggregate length of stone arch bridges, -	None.
17. Number of public highways crossed at grade in Connecticut, -	19
18. Number of railroads crossed at grade in Connecticut, -	1

19. Name of each: Naugatuck.  
 20. Total number of stations on the entire road, 8  
 21. Number of same in Connecticut, . 8

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS  
 COMPANY UNDER LEASE. None.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	4	76,000
2. Number of passenger cars, average weight, -	4	28,000
3. Number of merchandise cars, average weight, -	7	16,000
4. Number of baggage cars, average weight, -	2	24,000
5. Number of gravel and other cars, - - - - -	20	13,500
6. Number of men employed exclusive of those engaged in construction, -	45	
7. Average rate of speed of express passenger trains when in motion, - No express trains.		
8. Average rate of same including stops, -		
9. Average rate of speed of accommodation trains, - - - - -		22 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - - No freight trains.		

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* -	.05
2. Highest rate of same for distances more than three miles,* - - - - -	.045
3. Highest rate per mile for through passengers,*	.0425
4. General average rates,* - - - - -	.045
5. Average rate for commutation per mile. -	.0075
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, .20, .15, .13, .10	
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, .10, .10, .10, .10	
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, .13, .12, .10, .10	

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\* Not to include commutation fares.



## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	40,490
2. Miles run by freight trains,	-	-	None.
3. Miles run by other trains,	-	-	2,160
4. Total miles run,	-	-	42,650
5. Number of passengers carried,	-	-	139,366
6. Number of passengers carried one mile,	-	-	1,052,870
7. Number of passengers carried one mile to and from other roads,	-	-	383,670
8. Tons of merchandise carried,	-	-	24,617
9. Tons of merchandise carried one mile,	-	-	268,959
10. Tons of merchandise carried to and from other roads,	-	-	None.

## \* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	-	-	
2. Land or land damages,	-	-	\$1,550.00
3. New buildings,	-	-	2,645.31
4. New rolling stock,	-	-	6,609.96
5. Any other expenditure,	-	-	726.12
5. Total, -	-	-	<u>\$11,531.39</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges,	-	\$8,752.83
2. New iron rails, (No. of tons and cost,)	-	
3. New steel rails, (No. of tons and cost,)	-	
4. Repairs of bridges,	-	2,000.80
5. Repairs of buildings and fixtures,	-	642.31
6. Repairs of fences,	-	
7. Removing ice and snow,	-	250.43
8. Total for maintenance of way,	-	<u>\$11,646.37</u>
9. Cost per mile of road kept in repair,	-	895.87
10. Proportion for Connecticut,	-	All.

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$1,871.55
2. Repairs of machinery,	-	-	-	
3. Repairs of passenger, baggage, and mail cars,				3,017.60
4. Repairs of freight cars,	-	-	-	1,478.70
5. Cost of fuel,	-	-	-	6,285.95
6. Oil used by engines and cars,	-	-	-	963.28
7. Waste and other material used for cleaning,	-			260.21
8. Total for maintenance of motive power and cars,	-	-	-	\$13,877.29
9. Cost per mile of road operated,	-			1,067.48
10. Proportion for Connecticut,	-	-	-	All.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals, chargeable to passenger department,	-	-		\$21,542.47
2. Salaries, wages, and incidentals, chargeable to freight department,	-	-		
3. Wages of switchmen, signal men, gate keepers, and watchmen,	-	-		
4. Gratuities,	-	-	-	
5. Damages for injuries to persons,	-	-	-	40.00
6. Damages for cattle killed,	-	-	-	
7. Damages for loss of goods and baggage,	-			
8. Damages to property, including damages by fire,	-	-	-	244.51
9. Taxes,	-	-	-	3,921.91
10. Insurance,	-	-	-	629.87
11. Telegraph expenses,	-	-	-	
12. Amount paid other companies as rent for use of road, specifying each company,	-	-	-	883.19
New Haven & Northampton.				
Naugatuck.				
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-	Nothing.
14. General salaries and office expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-	2,647.50
15. Total miscellaneous,	-	-	-	\$29,909.45

16. Amount per mile of road operated, - -	\$2,300.73
17. Proportion for Connecticut, - - - All.	
1. * Total expenditure for operating the road,	\$55,433.11
2. Total cost per mile of road operated, -	4,264.08
3. Proportionate total for Connecticut, - All.	

## INCOME.

1. From passengers:	
On main road and branches owned by company, - - - -	\$53,963.95
To and from other roads, - - -	
2. From freight:	
On main road and branches owned by company, - - - -	24,308.11
To and from other roads, - - -	
3. U. S. Mails, - - - -	622.17
4. Rents, - - - -	200.00
5. Expresses, - - - -	1,171.13
6. Total income, - - - -	80,265.36
7. Income per mile of road operated, - -	6,174.26
8. Proportionate income for Connecticut, - All.	
9. Income above operating expenses, - -	24,832.25
10. Amount paid for interest, - - - -	21,619.58
11. Total net income, - - - -	3,212.67
12. Number and per cent. dividends, - -	
13. Amount paid in dividends, - - - -	
14. Paid to sinking fund, - - - -	
15. Surplus for the year, - - - -	3,212.67
16. Deficit last year, - - - -	425.75
17. Total surplus, - - - -	2,786.92
18. Surplus invested as follows:	
Cash on loans, - - - -	
Balance of accounts due the company, -	371.40
Materials, fuel, and stores, - - -	937.50
Other items, - - - -	

Attest, HENRY S. DAWSON, *Act'g President.*Attest, CHARLES ATWATER, *Treasurer.*

\* Total amount of the three previous articles.



STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, }

NEW HAVEN, Nov. 30, 1874.

Then personally appeared, Henry S. Dawson, Acting President, and Charles Atwater, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me.

FRANCIS E. HARRISON,  
*Notary Public.*

# NEW HAVEN AND NORTHAMPTON RAILROAD.

*Return of the New Haven & Northampton Railroad Company, for the year ending Sept. 30, 1874, under the Act of 1872.*

## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$5,000,000.00
2. Capital Stock authorized by votes of the Company, -	2,600,000.00
3. Capital stock actually paid in, -	2,460,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, but expended on the construction of the road and equipment, -	578,000.00
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	-
6. Total number of shares of Stock issued, -	24,600
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, -	2,460,000.00
9. Total market value on the 30th of September, of the Stock issued, -	1,230,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the Company, -	24,845.97
11. Proportion of Stock issued for Connecticut, -	1,649,523.95
12. Amount of Stock held in Connecticut, -	1,706,300.00
13. Number of stockholders residing in Connecticut, -	205

## DEBTS.

1. Total amount of funded debt, -	\$1,900,000.00
First mortgage bonds due 1899, -	1,000,000.00
Rate of interest, seven per cent.	
Second mortgage bonds due (when ?) -	None.

All others described in same manner.	-	
Convertible Bonds, 6 per cent., due 1880,	-	\$400,000.00
"    "    "    "    1882,	-	500,000.00
2. Amount of floating debt,	-	347,000.00
3. Total amount of funded and floating debt,	-	2,247,000.00
4. Proportion of same per mile of road,	-	22,694.67
5. Proportion of same for Connecticut,	-	1,506,699.62

## COST.

1. * Total cost of entire road to date,	-	\$3,819,183.12
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	38,573.71
3. Proportion of same for Connecticut,	-	2,560,908.61
4. Total cost of entire equipment,	-	794,959.36
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	8,029.08
6. Proportion of same for Connecticut,	-	533,050.62

## CHARACTERISTICS.

1. Total length of main line of road,	-	83.88 miles.
2. Length of the same in Connecticut,	-	51.26 "
3. Length of the same in other States, (giving the names of States and length in each),	-	32.62 in Mass.
4. Name and length of branches,	-	
Collinsville branch,	-	14.09 miles.
Holyoke & Westfield,	-	10.32 "
Tariffville	-	1.04 "
5. Total length of branches,	-	25.45 "
6. Length of same in Connecticut,	-	15.13 "
7. Aggregate length of sidings,	-	22.00 "
8. Length of same in Connecticut,	-	12.00 "
9. Total length of track for the entire road (single track miles),	-	131.33 "

\* By an error in last report \$20,000 of stock in the Holyoke & Westfield Railroad Company, was added.



10. Length of the same in Connecticut, - -	78.39 miles.
11. Total length of double track, - -	None.
12. Length of same in Connecticut, - -	None.
13. Miles of track laid with steel rails, - -	29.5 miles.
14. Aggregate length of wooden bridges, -	1,990 feet.
15. Aggregate length of iron bridges, - -	100 feet.
16. Aggregate length of stone arch bridges, -	
17. Number of public highways crossed at grade in Connecticut, - - - -	82
18. Number of railroads crossed at grade in Con- necticut, - - - -	2
19. Name of each:	
Hartford, Providence & Fishkill, at Plain- ville, and Connecticut Western, at Sims- bury, and New Hartford, - -	
20. * Total number of stations on the entire road,	22
21. Number of same in Connecticut, - -	13

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COM-  
PANY UNDER LEASE.

22. Name, termini, and length of each:	
Holyoke & Westfield Railroad, Holyoke, Mass., to Westfield, Mass., - -	10.32 miles.
23. Total length of all, - - - -	10.32 "
24. Total length of all in Connecticut, - -	None.
25. Total number of stations on all roads operated by this company, - - - -	27
26. Total number of same in Connecticut, -	16

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full, - - - -	20	106,900
2. Number of passenger cars, average weight,	17	39,100
3. Number of merchandise cars, average weight,		
Box, 105	405	19,600
Platform, 300		16,400
4. Number of baggage cars, average weight, mail, etc., - - - -	11	33,900
5. Number of gravel and other cars, - -	40	

\* Does not include stations on roads that are leased.

6. Number of men employed exclusive of those engaged in construction, - - -	400 estimated.
7. Average rate of speed of express passenger trains when in motion, - - -	30 miles.
8. Average rate of same, including stops, -	27 "
9. Average rate of speed of accommodation trains, - - - - -	25 "
10. Highest rate of speed allowed freight trains in motion, - - - - -	

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* $1\frac{1}{4}$ m's. -	.08
2. Highest rate of same for distances more than three miles,* - - - - -	.035
3. Highest rate per mile for through passengers,*	.03
4. General average rates received,* - - -	.0297
5. Average rate for commutation per mile, -	No commut'n.
50 pass tickets sold for $2\frac{1}{4}$ cents per mile, -	
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, $1\frac{1}{4}$ miles, - - - - -	1.00, .80, .64, .45
7. Lowest contract rate of same, per ton per mile, for first, second, third, and fourth classes, - - - - -	.05, .0415, .0337, .03
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, -	.0344

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	209,331
2. Miles run by freight trains, - - -	166,315
3. Miles run by other trains, - - -	23,754
4. Total miles run, - - - - -	399,400
5. Number of passengers carried, - - -	372,928
6. Number of passengers carried one mile, -	5,528,193
7. Number of passengers carried one mile to and from other roads, - - - - -	1,265,720
8. Tons of merchandise carried, - - - - -	277,874
9. Tons of merchandise carried one mile, -	12,779,119

\* Not to include commutation fares.

10. Tons of merchandise carried to and from other roads,	-	-	-	-	5,517,081
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\*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	-	-	\$20,471.15
2. Land or land damages, and snow fences,	-	-	5,369.16
3. New buildings,	-	-	30,454.94
4. New rolling stock, machinery, etc.,	-	-	14,666.79
5. Any other expenditure,	-	-	-
Excess cost of steel rails, steel frogs, fish plates, and Wharton switches, over iron and chairs replaced,	-	-	90,381.84
6. Total,	-	-	\$161,343.88

EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	-	\$102,903.24
2. New iron rails, (No. of tons and cost,)	-	-	-	
3. New steel rails, (No. of tons and cost),	-	-	-	
4. Repairs of bridges,	-	-	-	8,012.99
5. Repairs of buildings and fixtures,	-	-	-	8,391.57
6. Repairs of fences,	-	-	-	6,799.22
7. Removing ice and snow,	-	-	-	2,630.47
8. Total for maintenance of way,	-	-	-	\$128,737.49
9. Cost per mile of road kept in repair,	-	-	-	1,177.51
10. Proportion for Connecticut,	-	-	-	78,174.89

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	\$22,330.97
2. Repairs of machinery, charged other accounts,	-	-	-	-
3. Repairs of passenger, baggage, and mail cars,	-	-	-	24,660.76
4. Repairs of freight cars,	-	-	-	
5. Cost of fuel:—Coal, \$59,143.86, Wood, 453.65, } Total,	-	-	-	59,597.51
6. Oil used by engines and cars,	-	-	-	9,938.65
7. Waste and other material used for cleaning,	-	-	-	
8. Total for maintenance of motive power and cars,	-	-	-	\$116,527.89

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



9. Cost per mile of road operated, - -	1,065.83
10. Proportion for Connecticut, - - -	70,760.85

## MISCELLANEOUS.

1. Salaries, wages, and incidentals, chargeable to passenger department, - - -	\$158,364.40
2. Salaries, wages, and incidentals, chargeable to freight department, - - -	
3. Wages of switchmen, signal-men, gate-keepers, and watchmen, - - -	
4. Gratuities, - - -	1,204.47
5. Damages for injuries for injuries to persons, -	
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage—charged freight account.	
8. Damages to property, including damages by fire,	
9. Taxes, - - - - -	27,915.95
10. Insurance,—other accounts.	
11. Telegraph expenses, - - - -	
12. Amount paid other companies, as rent for use of road, specifying each company, - -	16,381.32
Holyoke & Westfield Railroad.	
Interest on bonds, \$14,000, and one half excess over \$28,000.	
13. Amount paid other companies in toll for passengers and freight, specifying each company, - - -	
Repairs wharf and fixtures, - - -	895.20
Rent of freight cars, - - - -	5,240.39
14. General salaries and office expenses, law expenses, and all other expenses (except interest,) not included in any of the above items,	17,628.74
15. Total Miscellaneous, - - -	\$227,630.47
16. Amount per mile of road operated, -	2,082.05
17. Proportion for Connecticut, - - -	138,227.30
1. *Total expenditure for operating the road, -	\$472,895.85
2. Total cost per mile of road operated, -	4,325.40
3. Proportionate total for Connecticut, -	287,163.30

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\* Total amount of the three previous articles.

## INCOME.

1. From passengers :		
On main road and branches owned by	}	\$164,334.38
Company, - - - - -		
To and from other roads, - - - - -		
2. From freight :		
On main road and branches owned by Com-	}	440,170.21
pany, - - - - -		
To and from other roads, - - - - -		
3. U. S. Mails, - - - - -		12,929.52
4. Rents, - - - - -		3,561.78
Wharfage, hoisting and weighing, - - - - -		19,049.44
5. Expresses, - - - - -		9,600.00
6. Total income, - - - - -		649,645.33
7. Income per mile of road operated, - - - - -		5,942.06
8. Proportionate income for Connecticut, - - - - -		394,493.36
9. Income above operating expenses, - - - - -		176,749.48
10. Amount paid for interest on bonds, \$120,760.00;		
floating debt, \$29,814.01, - - - - -		150,574.01
11. Total net income, - - - - -		26,175.47
12. Number and per cent. dividends, - - - - -	one of 3 per cent.	
13. Amount paid in dividends, - - - - -		73,800.00
14. Paid to sinking fund, - - - - -		
15. Deficiency for the year, being amount of divi-		
dend over earnings, - - - - -		47,624.53
16. Surplus last year, \$69,004.16 - - - - -		
less, see note <i>a</i> , 24,980.61 - - - - -		44,023.55
17. Total deficiency, - - - - -		3,600.98
18. Surplus invested as follows :		
Cash and loans, - - - - -		
Balance of accounts due the Company, - - - - -		
Materials, fuel, and stores, - - - - -		
Other items, - - - - -		

NOTE <i>a</i> .—Paid Interest on Holyoke and Westfield Railroad Com-	
pany Bonds, charged H. & W. R. R. Co. by mistake, -	\$4,014.34
Paid rent accruing to Holyoke & Westfield Railroad Company in	
1873, paid in 1874, - - - - -	1,919.15
Paid for six stolen bonds, account 1870, - - - - -	3,000.00
Paid Discount on 6 per cent. bonds, sold 1873-74, - - - - -	8,860.00

Paid Judgment against Company for injuries of Doody and wife,							
January 30, 1873, paid in 1874,				-	-	-	\$7,187.12
Total,	-	-	-	-	-	-	\$24,980.61

Attest, CHARLES N. YEAMANS, *President*.  
 Attest, EDWARD A. RAY, *Treasurer*.  
 (since January, 1875.)

STATE OF CONNECTICUT,                    }  
 COUNTY OF NEW HAVEN,                }     NEW HAVEN, Sept. 2, 1875.

Then personally appeared, Charles N. Yeamans, President, and E. A. Ray, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

GEO. A. BUTLER,  
*Notary Public.*



## NEW LONDON NORTHERN RAILROAD.

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*Return of the New London Northern Railroad Company, for the  
year ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$2,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	1,500,000.00
3. Capital Stock actually paid in, -	1,500,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	
6. Total number of shares of Stock issued, -	15,000
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, -	1,500,000.00
9. Total market value on the 30th of September, of the Stock issued, - - - - -	1,500,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, - -	15,000.00
11. Proportion of Stock issued for Connecticut, -	840,000.00
12. Amount of Stock held in Connecticut, -	1,083,000.00
13. Number of stockholders residing in Connec- ticut, - - - - -	196

### DEBTS.

1. Total amount of funded debt, -	\$456,500.00
First mortgage bonds due 1885, -	300,000.00
Rate of interest, six per cent.	
Second mortgage bonds due, 1892, -	156,500.00
Rate of interest, seven per cent.	
2. Amount of floating debt, - - -	116,258.10

3. Total amount of funded and floating debt, -	\$572,758.10
4. Proportion of same per mile of road, -	5,727.58
5. Proportion of same for Connecticut, -	320,744.48

## COST.

1. Total cost of entire road to date, -	\$1,773,222.96
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, -	17,732.22
3. Proportion of same for Connecticut, -	993,004.32
4. Total cost of entire equipment, -	187,442.60
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, -	1,874.42
6. Proportion of same for Connecticut, -	104,967.52

## CHARACTERISTICS.

1. Total length of main line of road, -	100 miles.
2. Length of same in Connecticut, -	56 miles.
3. Length of the same in other States, (giving the names of States and length in each,) Massachusetts, -	44 miles.
4. Name and length of branches, -	None.
5. Total length of branches, -	-
6. Length of same in Connecticut, -	-
7. Aggregate length of sidings, -	12.07 miles.
8. Length of same in Connecticut, -	9.32 miles.
9. Total length of track for the entire road, (single track miles,) -	112.07 miles.
10. Length of same in Connecticut, -	65.32 miles.
11. Total length of double track, -	None.
12. Length of same in Connecticut, -	-
13. Miles of track laid with steel rails, -	None.
14. Aggregate length of wooden bridges, -	9,151 feet.
15. Aggregate length of iron bridges, -	None.
16. Aggregate length of stone arch bridges, -	30 feet.
17. Number of public highways crossed at grade in Connecticut, -	-

18. Number of railroads crossed at grade in Connecticut, - - - - -	1
19. Name of each, "Hartford, Providence & Fishkill."	
20. *Total number of stations on the entire road,	39
21. Number of same in Connecticut, - - -	23

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

MOTIVE POWER AND CARS.

	No.	Weight in lbs.
1. Number of engines, average weight with tender full, - - - - -	21	56,000
2. Number of passenger cars, average weight,	15	38,000
3. Number of merchandise cars, average weight,	247	16,000
4. Number of baggage cars, average weight, -	8	30,000
5. Number of gravel and other cars, -	82	8,000
6. Number of men employed exclusive of those engaged in construction, - - - - -	250	
7. Average rate of speed of express passenger trains when in motion, - - - - -		30 miles.
8. Average rate of same including stops, -		24 miles.
9. Average rate of speed of accommodation trains,		24 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -		15 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,† -	.05
2. Highest rate of same for distances more than three miles,† - - - - -	.035
3. Highest rate per mile for through passengers,†	.025
4. General average rates,† - - - - -	.03
5. Average rate for commutation per mile, -	.015
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes,	26 $\frac{1}{3}$ , 23 $\frac{1}{3}$ , 20, 16 $\frac{2}{3}$
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes,	6 $\frac{4}{10}$ , 5 $\frac{4}{10}$ , 4 $\frac{4}{10}$ , 3 $\frac{6}{10}$

\* Does not include stations on roads that are leased.

† Not to include commutation fares.



8. Average rate of freight per ton per mile, for  
first, second, third, and fourth classes, - 9, 8, 7, 5½

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	220,924
2. Miles run by freight trains, - - -	170,842
3. Miles run by other trains, - - -	14,303
4. Total miles run, - - - -	406,069
5. Number of passengers carried, - - -	280,252
6. Number of passengers carried one mile, -	4,172,002
7. Number of passengers carried one mile to and from other roads, - - - -	1,612,314
8. Tons of merchandise carried, - - -	191,941
9. Tons of merchandise carried one mile, -	9,778,189
10. Tons of merchandise carried to and from other roads, - - - - -	7,022,127

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road, - - -	\$17,218.63
2. Land or land damages, - - -	12,595.00
3. New buildings, - - - -	35,923.04
4. New rolling stock, - - - -	
5. Any other expenditure, (new wharf at New London,) - - - - -	56,360.63
6. Total, - - - - -	<u>\$122,097.30</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - - -	}	\$119,124.66
2. New iron rails, (No. of tons and cost,) -		
3. New steel rails, (No. of tons and cost,) -		
4. Repairs of bridges, - - - -		4,898.07
5. Repairs of buildings and fixtures, &c., -		8,348.41
6. Repairs of fences, - - - -		6,441.87
7. Removing ice and snow, - - - -		
8. Total for maintenance of way, - - -		<u>\$138,813.01</u>

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year:

9. Cost per mile of road kept in repair, -	\$1,388.13
10. Proportion for Connecticut, - -	77,735.28

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - -	\$21,004.61
2. Repairs of machinery, - - -	1,650.73
3. Repairs of passenger, baggage and mail cars, -	6,487.88
4. Repairs of freight cars, - - -	16,282.84
5. Cost of fuel—wood, coal, - - -	73,233.24
6. Oil used by engines and cars, &c., - - -	7,152.07
7 Waste and other material used for cleaning, }	
8. Total for maintenance of motive power and cars, - - - -	\$125,811.37
9. Cost per mile of road operated, -	1,258.11
10. Proportion for Connecticut, - -	70,454.38

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - -	\$36,058.54
2. Salaries, wages, and incidentals chargeable to freight department, - - -	56,357.57
3. Wages of switchmen, signal men, gate keep- ers, and watchmen, - - -	4,320.70
4. Gratuities, - - - -	732.24
5. Damages for injuries to persons, - - -	
6. Damages for cattle killed, - - -	
7. Damages for loss of goods and baggage, -	
8. Damages to property, including damages by fire, - - - -	21,835.07
9. Taxes, - - - -	
10. Insurance, - - - -	3,470.34
11. Telegraph expenses, - - - -	
12. Amount paid other companies as rent for use of road, specifying each company, -	
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each com- pany, - - - -	
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above items, - - - -	15,038.68
15. Total miscellaneous, - - -	\$137,813.14

16. Amount per mile of road operated, -	\$1,378.13
17. Proportion for Connecticut, -	77,175.28
1. *Total expenditure for operating the road, - - - -	<u>\$402,437.22</u>
2. Total cost per mile of road operated,	4,024.37
3. Proportionate total for Connecticut,	225,364.83

## INCOME.

1. From passengers :	
On main road and branches owned by Com-	
pany, - - - - -	\$114,489.48
To and from other roads, - - - -	70,422.94
2. From freight :	
On main road and branches owned by Com-	
pany, - - - - -	107,094.51
To and from other roads, - - - -	174,662.97
3. U. S. Mails, - - - - -	8,250.00
4. Rents, - - - - -	19,616.68
5. Expresses, - - - - -	8,719.08
6. Total income, - - - - -	503,255.66
7. Income per mile of road operated, - -	5,032.55
8. Proportionate income for Connecticut, -	281,822.80
9. Income above operating expenses, - -	100,818.44

(The above figures are from the books of the lessees.)

INCOME AND EXPENSE ACCOUNT OF THE NEW LONDON NORTHERN  
RAILROAD COMPANY.

*Income.*

Rent from lessees and other rents, -	\$153,262.50	
Norwich and Worcester account, -	18,000.00	
	<u></u>	\$171,262.50

*Expenditures.*

Dividends, - - - - -	\$115,728.00	
Interest, - - - - -	12,399.49	
General expenses, taxes, etc., -	4,942.65	
	<u></u>	\$133,070.14
		<u>\$38,192.36</u>

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\* Total amount of the three previous articles.



10. Amount paid for interest,	-	-	-	
11. Total net income,	-	-	-	
12. Number and per cent. dividends, three—one of 4 per cent., and two of 2 per cent.				
13. Amount paid in dividends,	-	-	-	
14. Paid to sinking fund,	-	-	-	
15. Surplus for the year,	-	-	-	\$38,192.36
16. Surplus last year,	-	-	-	31,524.84
17. Total surplus,	-	-	-	69,717.20
18. Surplus invested as follows:				
Cash,	-	-	-	11,678.74
Balance of accounts due the company,			-	58,038.46
Materials, fuel, and stores,	-	-	-	
Other items,	-	-	-	

Attest,

CHARLES OSGOOD, *President.*

Attest,

ROBERT COIT, JR., *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF NEW LONDON, }

NEW LONDON, November, 1874.

Then personally appeared, Charles Osgood, President, and Robert Coit, Jr., Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

JUSTUS A. SOUTHARD,

*Notary Public.*

# BOSTON, HARTFORD & ERIE RAILROAD.

*Return of the Trustees of the Boston, Hartford & Erie Railroad Company, for the year ending September 30, 1874, under the Act of 1872.*

## \* CAPITAL STOCK.

### CHARACTERISTICS.

1. Total length of main line of road, Boston to Willimantic,	- - -	85.75 miles.
2. Length of the same in Connecticut,	- - -	34.25 miles.
3. Length of the same in other States, (giving the name of States and length in each,)	-	
Massachusetts,	- - -	51.5 miles.
4. Name and length of branches;		
Woonsocket Division,	- 33.75 miles.	
Southbridge Branch,	- 17.5 miles.	
Dedham Branch,	- 2. miles.	
5. Total length of branches,	-	53.25 miles.
6. Length of same in Connecticut,	- -	7.25 miles.
7. Aggregate length of sidings,	- - -	18 $\frac{1}{2}$ $\frac{5}{8}$ miles.
8. Length of same in Connecticut,	- - -	2 $\frac{5}{8}$ $\frac{0}{8}$ miles.
9. Total length of track for the entire road, (single track miles,)	- - -	169 $\frac{3}{8}$ $\frac{3}{8}$ miles.
10. Length of same in Connecticut,	- - -	45 $\frac{3}{8}$ $\frac{3}{8}$ miles.
11. Total length of double track,	- - -	12.5 miles.
12. Length of same in Connecticut,	- - -	None.
13. Miles of track laid with steel rails,	- - -	None.
14. Aggregate length of wooden bridges,	-	7,072 feet.
15. Aggregate length of iron bridges,	-	241 feet.
16. Aggregate length of stone arch bridges,	-	335 feet.

\* No reply can be made by the Trustees in possession, to the questions under "Capital Stock," "Debts," "Cost," &c., as the facts are not known to them.

17. Number of public highways crossed at grade in Connecticut, - - - -	13
18. Number of railroads crossed at grade in Connecticut, - - - -	1
19. Name of each:	
20. *Total number of stations on the entire road,	64
21. Number of same in Connecticut, - -	12

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS  
COMPANY UNDER LEASE.

22. † Name, termini, and length of each, Norwich & Worcester Railroad from Worcester to Allyn's Point, - - - -	66.4 miles.
23. Total length of all, - - - -	66.4 miles.
24. Total length of all in Connecticut, - -	48 miles.
25. Total number of stations on all roads operated by this Company, - - - -	82
26. Total number of same in Connecticut, -	22

MOTIVE POWER AND CARS.

	No.	Tons.
1. Number of engines, average weight with tender full, - - - -	30	39
2. Number of passenger cars, average weight, -	39	17
3. Number of merchandise cars, average weight, -	296	6.926
4. Number of baggage cars, average weight, -	17	15
5. Number of gravel and other cars, - -	120	
6. Number of men employed exclusive of those engaged in construction, - - - -		
7. Average rate of speed of express passenger trains when in motion, - - - -		30 miles.
8. Average rate of same, including stops, -		25 miles.
9. Average rate of speed of accommodation trains, -		25 miles.
10. Highest rate of speed allowed freight trains in motion, - - - -		15 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles, ‡ - -	.10
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\* Does not include stations on roads that are leased.

† The traffic and other statistics given in this report do not include the Norwich & Worcester Railroad, which reports directly to the Commissioners.

‡ Not to include commutation fares.



2. Highest rate of same for distances more than three miles,*	- - - -	.0337
3. Highest rate per mile for through passengers,*		
4. General average rates,*	- - - -	.0247
5. Average rate for commutation per mile,	-	
6. Highest rate of freight per ton per mile, for any class,	- - - -	.06
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes,	-	.028
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes,	-	.042

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	- -	429,775
2. Miles run by freight trains,	- -	200,484
3. Miles run by other trains,	- -	28,955
4. Total miles run,	- -	659,214
5. Number of passengers carried,	- -	1,774,710
6. Number of passengers carried one mile,	-	18,382,302
7. Number of passengers carried one mile to and from other roads,	- - - -	6,442,782
8. Tons of merchandise carried,	- -	362,513
9. Tons of merchandise carried one mile,	-	9,357,000
10. Tons of merchandise carried to and from other roads,	- - - -	5,569,675

† EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT  
DURING THE YEAR.

1. Extension or alteration of road, expended by the Trustees in completing road from Putnam to Willimantic,	- - -	\$10,566.04
2. Land or land damages,	- - -	3,742.00
3. New buildings,	- - -	None.
4. New rolling stock,	- - -	38,170.60
5. Any other expenditure, Caryville Bridge,	-	1,800.00
6. Total,	- - - -	<u>\$54,278.64</u>

\* Not to include commutation fares.

† The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - - -	\$172,006.82
2. New iron rails, (No. of tons and cost,) -	13,101.77
3. New steel rails, (No. of tons and cost,) -	None.
4. Repairs of bridges, - - - - -	28,648.76
5. Repairs of buildings and fixtures, - -	5,035.22
6. Repairs of fences, - - - - -	1,365.91
7. Removing ice and snow, - - - - -	390.26
8. Total for maintenance of way, - -	\$220,548.74
9. Cost per mile of road kept in repair, -	1,586.69
10. Proportion for Connecticut, - -	Not known.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - - - -	\$49,718.00
2. Repairs of machinery, - - - - -	928.17
3. Repairs of passenger, baggage, and mail cars, -	17,956.14
4. Repairs of freight cars, - - - - -	15,256.57
5. Cost of fuel,—wood, coal:	
Wood, 175 cords, \$1,504.80	} Total, 99,366.44
Coal, 11,701½ tons, 97,861.64	
6. Oil used by engines and cars, - - - - -	} 6,858.84
7. Waste and other material used for cleaning, -	
8. Total for maintenance of motive power and cars, - - - - -	\$190,084.16
9. Cost per mile of road operated, - -	1,367.51
10. Proportion for Connecticut, - -	Not known.

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - - -	\$97,504.96
2. Salaries, wages, and incidentals chargeable to freight department, - - - - -	90,738.27
3. Wages of switchmen, signalmen, gate-keepers and watchmen, - - - - -	26,112.65
4. Gratuities, - - - - -	} 15,108.62
5. Damages for injuries to persons, - - - - -	
6. Damages for cattle killed, - - - - -	
7. Damages for loss of goods and baggage, - - - - -	
8. Damages to property, including damages by fire, - - - - -	

9. Taxes,	-	-	-	-	\$847.63
10. Insurance,	-	-	-	-	11,283.14
11. Telegraph expenses,	-	-	-	-	None.
12. Amount paid other companies as rent for use of road, specifying each company:					
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each com- pany:					
14. General salaries and office expenses, law ex- penses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-	-	65,111.80
15. Total Miscellaneous,	-	-	-	-	\$306,707.27
16. Amount per mile of road operated,					2,206.52
17. Proportion for Connecticut,	-	-	-	-	Not known.
1. *Total expenditure for operating the road,					\$717,340.17
2. Total cost per mile of road operated,					5,160.72
3. Proportionate total for Connecticut,	-				

## INCOME.

1. From passengers :					
On main road and branches owned by Com- pany,	-	-	-	-	\$242,423.91
To and from other roads,	-	-	-	-	150,693.33
2. From freight :					
On main road and branches owned by Com- pany,	-	-	-	-	222,684.97
To and from other roads,	-	-	-	-	226,423.18
3. U. S. Mails,	-	-	-	-	13,574.16
4. Rents,	-	-	-	-	22,426.03
5. Expresses,	-	-	-	-	37,064.65
6. Total income,	-	-	-	-	915,290.23
7. Income per mile of road operated,	-	-	-	-	6,584.83
8. Proportionate income for Connecticut,	-				
9. Income above operating expenses,	-	-	-	-	197,950.06
10. Amount paid for interest,	-	-	-	-	
11. Total net income,	-	-	-	-	
12. Number and per cent. dividends,	-	-	-	-	
13. Amount paid in dividends,	-	-	-	-	

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\*Total amount of the three previous articles.



14. Paid to sinking fund,	-	-	-
15. Surplus for the year, -	-	-	-
16. Surplus last year, -	-	-	-
17. Total surplus, -	-	-	-
18. Surplus invested as follows :			
Cash and loans, -	-	-	-
Balance of accounts due the Company, -			
Materials, fuel, and stores, -	-	-	
Other items, -	-	-	-

Attest, WM. T. HART, *Trustee.*

Attest, CHARLES P. CLARK, *Trustee.*

STATE OF MASSACHUSETTS, }  
COUNTY OF SUFFOLK, }

Boston, Dec. 5, 1874.

Then personally appeared, Wm. T. Hart and Charles P. Clark, Trustees, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

SIMON W. HATHEWAY,  
*Justice of the Peace.*

## NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

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*Return of the New York, New Haven, and Hartford Railroad Company, for the year ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$15,500,000.00
2. Capital Stock authorized by votes of the Company, -	-	15,500,000.00
3. Capital Stock actually paid in, -	-	15,500,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	-	None.
5. Capital Stock issued for which no payment has been made either in cash or its equivalent, -	-	None.
6. Total number of shares of stock issued, -	-	155,000
7. Par value per share of Capital Stock, -	-	\$100.00
8. Total par value of Stock issued, -	-	15,500,000.00
9. Total market value on the 30th of September, of the Stock issued, -	-	20,150,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	-	109,540.64
11. Proportion of Stock issued for Connecticut, -	-	13,199,646.64
12. Amount of Stock held in Connecticut, -	-	5,650,000.00
13. Number of stockholders residing in Connecticut, -	-	1,355

### DEBTS.

1. *Total amount of funded debt, -	-	\$1,061,000.00
First mortgage bonds due October, 1875.		
Rate of interest, six per cent.		

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\*Including \$2,000 past due.

Second mortgage bonds, due (when ?)

Rate of interest. (what ?) per cent.

2. Amount of floating debt, - - -	\$360,555.48
3. Total amount of funded and floating debt, -	1,421,555.48
4. Proportion of same per mile of road, - -	10,046.33
5. Proportion of same for Connecticut, - -	1,210,582.76

#### COST.

1. Total cost of entire road to date, including real estate, - - - - -	\$13,419,273.45
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, - -	94,835.85
3. Proportion of same for Connecticut, - -	11,427,719.92
4. Total cost of entire equipment, - - -	2,073,911.42
(This item to include locomotives, cars, ma- chinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, operated by the company, - - - - -	14,656.62
6. Proportion of same for Connecticut, - -	1,766,122.71

#### CHARACTERISTICS.

1. Total length of main line of road, - - -	123 miles.
2. Length of same in Connecticut, - - -	102 miles.
3. Length of same in other States, (giving the names of States and length in each :)	
Massachusetts, - - - - -	5.87 miles.
New York, - - - - -	15.13 miles.
4. Name and length of branches, {	New Britain br'ch. 3 m.
	Middletown " 10 m.
	Suffield " 4.50 m.
	Hartf'd f'ght " 1 m.
5. Total length of branches, - - -	18.50 miles.
6. Length of same in Connecticut, - - -	18.50 miles.
7. Aggregate length of sidings, - - -	45.51 miles.
8. Length of same in Connecticut, - - -	38.22 miles.
9. Total length of track for the entire road, (sin- gle track miles,) - - - - -	310.01 miles.



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10. Length of same in Connecticut,	260.72 miles.
11. Total length of double track,	123 miles.
12. Length of same in Connecticut,	102 miles.
13. Miles of track laid with steel rails and steel top,	252.02 miles.
14. Aggregate length of wooden bridges,	5,617 feet.
15. Aggregate length of iron bridges,	3,564 feet.
16. Aggregate length of stone arch bridges,	2,586 feet.
17. Number of highways crossed at grade in Connecticut,	173
18. Number of railroads crossed at grade in Connecticut,	3
19. Name of each:	
Housatonic Railroad, Shore Line Railroad,	
Hartford, Providence & Fishkill Railroad.	
20. *Total number of stations on the entire road,	56
21. Number of same in Connecticut,	43

## ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

22. Name, termini, and length of each :	
Shore Line Railway, New Haven to New London,	50 miles.
Harlem River & Port Chester Railroad, New Rochelle to No. New York,	11.80 miles.
23. Total length of all,	61.80 miles.
24. Total length of all in Connecticut,	50 miles.
25. Total number of stations on all roads operated by this company,	83
26. Total number of same in Connecticut,	61

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full,	89	103,040
2. Number of passenger cars, average weight,	171	32,119
3. Number of merchandise cars, average weight,	1,120	16,000
4. Number of baggage cars, average weight,	59	28,700
5. Number of gravel and other cars,	189	
6. Number of men employed exclusive of those engaged in construction,		2,294

\* Does not include stations on roads that are leased.

7. Average rate of speed of express passenger trains when in motion, - - -	35 miles.
8. Average rate of same, including stops, -	30 miles.
9. Average rate of speed of accommodation trains, - - - - -	28 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 miles.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* -	.05
2. Highest rate of same for distances more than three miles,* - - - - -	.0433
3. Highest rate per mile for through passengers,*	.0276
4. General average rates,* - - - -	.0257
5. Average rate for commutation per mile, -	.0085
6. Highest rate of freight per ton per mile for first, second, third, and fourth classes, 1.40, 1.00, .80, .60	
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes,	.012
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, -	.039

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - -	1,277,243
2. Miles run by freight trains, - - -	487,500
3. Miles run by other trains, - - -	199,426
4. Total miles run, - - - - -	1,964,169
5. Number of passengers carried, - -	3,926,019
6. Number of passengers carried one mile, -	123,895,231
7. Number of passengers carried one mile to and from other roads, - - - -	48,638,212
8. Tons of merchandise carried, - - -	815,379
9. Tons of merchandise carried one mile, -	36,092,340
10. Tons of merchandise carried to and from other roads, - - - - -	411,384

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\* Not to include commutation fares.

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## \*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	-	-	\$84,637.26
2. Land or land damages,	-	-	3,000.00
3. New buildings,	-	-	107,576.74
4. New rolling stock,	-	-	
5. Any other expenditure, new wharves,	-	-	96,887.53
Total,	-	-	\$292,101.53
Less engine sold,	-	-	1,800.00
6. Total,	-	-	\$290,301.53

## EXPENDITURES FOR OPERATING DURING THE YEAR.

### *Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$179,208.41
2. New iron rails, (No. of tons and cost,)	-	-	
3. New steel rails, (No. of tons and cost,) † 1,319½			92,349.04
4. Repairs of bridges,	-	-	29,013.95
5. Repairs of buildings and fixtures,	-	-	51,275.98
6. Repairs of fences,	-	-	2,565.95
7. Removing snow and ice,	-	-	
8. Total for maintenance of way,	-	-	\$354,413.33
9. Cost per mile of road kept in repair,	-	-	2,311.89
10. Proportion for Connecticut,	-	-	278,582.75

### *Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	\$195,265.59
2. Repairs of machinery,	-	-	16,548.24
3. Repairs of passenger, baggage, and mail cars,			247,250.77
4. Repairs of freight cars,	-	-	62,019.69
5. Cost of fuel,—wood, coal,	} Total, - - 284,966.13		
Wood, - \$ 10,472.76			
Coal, - 274,493.37			
6. Oil used by engines and cars,	-	-	26,409.35

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

† Charged to Repairs at price of iron.



7. Waste and other material used for cleaning, -	\$8,984.37
8. Total for maintenance of motive power and cars, - - - -	\$841,444.14
9. Cost per mile of road operated, -	5,488.87
10. Proportion for Connecticut, - -	661,408.84

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - -	\$520,027.81
2. Salaries, wages, and incidentals chargeable to freight department, - - - -	468,812.47
3. Wages of switchmen, signal men, gate keepers and watchmen, - - - -	96,364.24
4. Gratuities, - - - -	3,177.05
5. Damages for injuries to persons, - -	6,295.95
6. Damages for cattle killed, - - - -	260.00
7. Damages for loss of goods and baggage, -	3,471.48
8. Damages to property, including damages by fire, - - - -	1,816.97
9. Taxes, - - - -	198,682.92
10. Insurance, - - - -	5,220.00
11. Telegraph expenses, - - - -	2,240.00
12. Amount paid other companies as rent for use of road, specifying each company : Shore Line Railway, deducted from the receipts of the Shore Line Division, - \$100,000.00 Harlem River & Port Chester Railroad, - Interest paid on Bonds and included in In- terest Account, - - - -	53,870.71
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each Co.: Harlem Railroad, deducted from transportation receipts, - - - -	275,456.77
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above items, - - - -	102,487.02
15. Total Miscellaneous, - - - -	\$1,408,855.91
16. Amount per mile of road operated, -	9,190.19

17. Proportion for Connecticut, - -	\$1,107,417.89
1. * Total expenditure for operating the road, - - - -	\$2,604,713.38
2. Total cost per mile of road operated, -	16,990.95
3. Proportionate total for Connecticut, -	2,047,409.47

## INCOME.

1. From passengers:	
On main road and branches, owned by Company, - - - -	\$1,732,719.96
To and from other roads, - - - -	1,144,660.62
2. From freight:	
On main road and branches, owned by Company, - - - -	618,763.40
To and from other roads, - - - -	712,763.88
3. U. S. Mails, - - - -	48,592.80
4. Interest, - - - -	12,049.32
5. Expresses, - - - -	132,524.99
6. Total income, - - - -	4,402,074.97
7. Income per mile of road operated, - -	28,715.43
8. Proportionate income for Connecticut, -	3,460,209.32
9. Income above operating expenses, - -	1,797,361.59
10. †Amount paid for interest, - - - -	119,105.08
11. Total net income, - - - -	1,678,256.51
12. Number and per cent. dividends, 2 of 5 per ct. each.	
13. Amount paid in dividends, - - - -	1,550,000.00
14. Paid to sinking fund, - - - -	
15. Surplus for the year, - - - -	128,256.51
16. Surplus last year, - - - -	1,554,395.13
17. Total surplus, - - - -	1,682,651.64
18. Surplus invested as follows:	
Cash and loans, - - - -	507,394.29
Balance of accounts due the Company, -	159,754.41
Materials, fuel, and stores, - - - -	708,197.61
Other items, - - - -	307,305.33

Attest, WM. D. BISHOP, *President.*Attest, J. T. SHELTON, *Treasurer.*

\*Total amount of the three previous articles.

†Including interest paid H. R. &amp; P. C. bonds.

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, }

NEW YORK, Nov. 6, 1874.

Then personally appeared, Wm. D. Bishop, President, and J. T. Shelton, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

E. C. ROBINSON,  
*Notary Public.*



# NEW YORK, PROVIDENCE AND BOSTON RAILROAD.

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*Return of the New York, Providence and Boston Railroad Company,  
for the year ending September 30, 1874, under the Act of 1872.*

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## CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$2,500,000.00
2. Capital Stock authorized by votes of the com- pany, - - - - -	-	2,500,000.00
3. Capital Stock actually paid in, -	-	2,500,000.00
4. Capital Stock issued for earnings which have not been divided among the stockholders, -	None.	
5. Capital issued upon which no payment has been made either in cash or its equivalent, -	None.	
6. Total number of shares of issued, -	-	25,000
7. Par value per share of Capital Stock, -	-	\$100.00
8. Total par value of Stock issued, -	-	2,500,000.00
9. Total market value on the 30th of September, of the Stock issued, - - -	-	3,000,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	-	40,000.00
11. Proportion of Stock issued for Connecticut, -	-	680,000.00
12. Amount of Stock held in Connecticut, -	-	43,900.00
13. Number of stockholders residing in Connec- ticut, - - - - -	-	11

## DEBTS.

1. Total amount of funded debt, -	-	-	\$1,253,000.00
6 per cent. bonds, due 1878, -	-	-	76,000.00
7 per cent. bonds, due 1899, -	-	-	827,000.00
7 per cent. improvement bonds, due 1876, -	-	-	100,000.00
Extension road bonds:			
6 per cent. bonds, due 1878, -	-	-	200,000.00

6 per cent. bonds, due 1881, -	-	-	\$50,000.00
2. Amount of floating debt, -	-	-	None.
3. Total amount of funded and floating debt, -	-	-	1,253,000.00
4. Proportion of same per mile of road, -	-	-	20,048.00
5. Proportion of same for Connecticut, -	-	-	340,816.00

## COST.

1. Total cost of entire road to date, -	-	-	\$2,332,903.52
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)			
2. Proportion of same per mile of road, -	-	-	37,326.46
3. Proportion of same for Connecticut, -	-	-	634,549.82
4. Total cost of entire equipment, -	-	-	500,612.32
(This item to include locomotive, cars, machinery and tools, and machine shops, not included above.)			
5. Proportion of same per mile of road, -	-	-	8,009.80
6. Proportion of same for Connecticut, -	-	-	136,166.60

## CHARACTERISTICS.

1. Total length of main line of road, -	-	-	62.5 miles.
2. Length of the same in Connecticut, -	-	-	17 "
3. Length of the same in Rhode Island, $45\frac{1}{2}$ & 45 miles double track.	-	-	
4. Name and length of branches, -	-	-	None.
5. Total length of branches, -	-	-	
6. Length of same in Connecticut, -	-	-	
7. Aggregate length of sidings, -	-	-	About 6 m's.
8. Length of same in Connecticut, -	-	-	3.33 miles.
9. Total length of track for the entire road (single track miles), -	-	-	118.5 "
10. Length of same in Connecticut, -	-	-	25.83 "
11. Total length of double track, -	-	-	50 "
12. Length of same in Connecticut, -	-	-	5.5 "
13. Miles of track laid with steel rails, -	-	-	3
14. Aggregate length of wooden bridges, -	-	-	2,900 feet.
15. Aggregate length of iron bridges, -	-	-	None.
16. Aggregate length of stone arch bridges, -	-	-	350 feet.
17. Number of public highways crossed at grade in Connecticut, -	-	-	15

18. Number of railroads crossed at grade in Connecticut, - - - - -	None.
19. Name of each, - - - - -	
20. Total number of stations on the entire road,	21
21. Number of same in Connecticut, - - -	6

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE. None.

## MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	24	ab't 62,720
2. *Number of passenger cars, average weight, -	25	32,000
3. Number of merchandise cars, average weight, -	110	16,100
4. Number of baggage cars, average weight, -	7	24,600
5. Number of gravel, 16, platform cars, 96, -	112	
6. Number of men employed exclusive of those engaged in construction, - - - - -	580	
7. Average rate of speed of express passenger trains when in motion, per hour, - - -	35	miles.
8. Average rate of same including stops, - - -	30	miles.
9. Average rate of speed of accommodation trains, - - - - -	25	miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	25	miles.

## FARES AND FREIGHT.

1. †Highest rate of passenger fare per mile for distances less than three miles, ‡ - - -	.10
2. Highest rate of same for distances more than three miles, ‡ - - - - -	.03
3. Highest rate per mile for through passengers, ‡ - - - - -	.0275
4. General average rates, ‡ - - - - -	.026
5. Average rate for commutation per mile, - - - - -	.01
6. Highest rate of freight per ton per mile, for first and second (no 3d or 4th) classes, - - -	67 $\frac{3}{4}$ c. 58 $\frac{1}{2}$ c.
7. Lowest contract rate of same per ton per mile, - - - - -	None.
8. Average rate of freight per ton per mile, for first and second classes, - - - - -	67 $\frac{3}{4}$ c. 58 $\frac{1}{2}$ c.

\* Also proportion of 19 passenger cars and 8 baggage cars.

† Ten cents is charged between Mystic and West Mystic.

‡ Not to include commutation fares.



## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, estimated,	-	264,620
2. Miles run by freight trains, " -	-	168,979
3. Miles run by other trains, including switching,		52,821
4. Total miles run, - - - -	-	486,420
5. Number of passengers carried, -	-	637,760
6. Number of passengers carried one mile, -	-	17,481,067
7. Number of passengers carried one mile to and from other roads, - - - -	-	8,739,060
8. Tons of merchandise carried, - - -	-	254,110
9. Tons of merchandise carried one mile, -	-	9,465,597
10. Tons of merchandise carried to and from other roads, - - - -	-	189,950

## \*EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

1. Extension or alteration of road,	-	\$288,439.00
2. Land or land damages, - - -	-	187.00
3. New buildings, - - - -	-	1,812.16
4. New rolling stock,—cars, \$11,251.20; engines, \$10,251.80, - - - -	-	21,503.00
5. Any other expenditure, - - -	-	23,151.19
6. Total, - - - -	-	<u>\$335,092.35</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges, -	\$96,119.41
2. New iron rails, (No. of tons and cost,) 500, -	27,050.54
3. New steel rails, (No. of tons and cost,) -	None.
4. Repairs of bridges, - - - -	19,696.09
5. Repairs of buildings and fixtures, - -	5,500.69
6. Repairs of fences, - - - -	3,750.86
7. Removing ice and snow, - - - -	
8. Total for maintenance of way, - -	<u>\$152,117.59</u>
9. Cost per mile of road kept in repair, -	2,433.88
10. Proportion for Connecticut, - -	41,375.96

\* The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, {	-	-	-	\$21,083.86
2. Repairs of machinery, }	-	-	-	
3. Repairs of passenger, baggage, and mail cars, {	-	-	-	42,471.33
4. Repairs of freight cars, }	-	-	-	
5. Cost of fuel, mostly coal, -	-	-	-	93,631.16
6. Oil used by engines and cars, -	-	-	-	8,890.69
7. Waste, and other material used for cleaning, -	-	-	-	1,503.61
8. Total for maintenance of motive power and cars, -	-	-	-	\$167,580.65
9. Cost per mile of road operated, -	-	-	-	2,681.29
10. Proportion for Connecticut, -	-	-	-	45,581.93

## MISCELLANEOUS.

1. Services, -	-	-	-	-	43,620.24
1. Salaries, wages, and incidentals chargeable to freight department, -	-	-	-	-	88,336.24
3. Wages of switchmen, signal men, gate keepers, and watchmen, -	-	-	-	-	20,804.78
4. Gratuities, -	-	-	-	-	
5. Damages for injuries to persons, -	-	-	-	-	
6. Damages for cattle killed, -	-	-	-	-	
7. Damages for loss of goods and baggage, -	-	-	-	-	1,525.54
8. Damages to property, includ'g damages by fire, }	-	-	-	-	
9. Taxes, -	-	-	-	-	23,987.13
10. Insurance, -	-	-	-	-	4,263.01
11. Telegraph expenses, -	-	-	-	-	
Ferry, -	-	-	-	-	21,905.42
12. Amount paid other companies as rent for use of road, specifying each company, -	-	-	-	-	None.
13. Amount paid other companies in tolls for passengers and freight, specifying each company, -	-	-	-	-	None.
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items, -	-	-	-	-	40,993.45
15. Total miscellaneous, -	-	-	-	-	\$245,435.81
16. Amount per mile of road operated, -	-	-	-	-	3,926.97

17. Proportion for Connecticut, -	\$66,758.52
1. *Total expenditure for operating the road, - - - - -	\$565,134.05
2. Total cost per mile of road operated, - -	9,042.14
3. Proportionate total for Connecticut, - -	153,716.45

## INCOME.

1. From passengers:	
On main road and branches owned by Company, - - - - -	\$216,942.71
To and from other roads, - - - - -	240,993.53
2. From freight:	
On main road and branches owned by Company, - - - - -	137,840.99
To and from other roads, - - - - -	206,721.84
Gas and dredging, - - - - -	3,987.06
3. U. S. Mails, - - - - -	9,243.75
4. Rents, - - - - -	9,967.95
Interest, - - - - -	14,071.94
Dividend Stonington Steamboat Company, -	82,984.00
5. Expresses, - - - - -	24,606.09
6. Total income, - - - - -	947,359.86
7. Income per mile of road operated, - -	15,157.76
8. Proportionate income for Connecticut, -	257,681.92
9. Income above operating expenses, - -	382,225.81
10. Amount paid for interest, - - - - -	82,700.00
11. Total net income, - - - - -	299,525.81
12. Number and per cent. dividends,—4 quarterly of $2\frac{1}{2}$ per cent., each. - - - - -	
13. Amount paid in dividends, - - - - -	231,090.00
14. Paid to sinking fund, - - - - -	Nothing.
15. Surplus for the year, - - - - -	68,435.81
16. Surplus last year, - - - - -	420,103.50
17. Total surplus, - - - - -	488,539.31
18. Surplus invested as follows :	
Cash and loans, - - - - -	26,610.31
Balance of accounts due the Company, - - - - -	213,078.72
Materials, fuel, and stores, and other	

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\* Total amount of the three previous articles.



items, used in construction of sec-	
ond track,	\$248,850.28

Attest,	S. D. BABCOCK, <i>President.</i>
Attest,	HENRY MORGAN, <i>Treasurer.</i>

STATE OF NEW YORK, }  
COUNTY OF NEW YORK, }

October 19, 1875.

Then personally appeared, Samuel D. Babcock, President, and Henry Morgan, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

EDWIN F. COREY, JR.,  
*Commissioner for the State of Connecticut in New York.*

## NORWICH & WORCESTER RAILROAD.

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*Return of the Norwich and Worcester Railroad Company, for the  
year ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$3,025,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	3,025,000.00
3. Capital Stock actually paid in, -	2,604,400.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	419,000.00
6. Total number of shares of stock issued, -	26,044
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of stock issued, -	2,604,400.00
9. Total market value on the 30th of September, of the stock issued, - - - - -	3,073,192.00
10. Amount of capital stock issued per mile of rail- road owned by the company, - - - - -	39,222.89
11. Proportion of stock issued for Connecticut, (two-thirds,) - - - - -	1,921,921.61
12. Amount of stock held in Connecticut, -	58,300.00
13. Number of stockholders residing in Connec- ticut, - - - - -	13

### DEBTS.

1. Total amount of funded debt, -	\$646,000.00
First mortgage bonds due July 1, 1877, -	400,000.00
Rate of interest, six per cent.	
Second mortgage bonds due June 1, 1874, -	1,000.00
Rate of interest, seven per cent.	

Third mortgage bonds due July 1, 1877,	-	\$150,000.00
Rate of interest, seven per cent.		
Fourth mortgage bonds, due July 1, 1874,		95,000.00
Rate of interest, seven per cent.		
2. Amount of floating debt,	-	26,496.30
3. Total amount of funded and floating debt,	-	672,496.30
4. Proportion of same per mile of road,	-	10,127.95
5. Proportion of same for Connecticut, (two-thirds,)	-	496,269.55

## COST.

1. Total cost of entire road to date,	-	\$2,463,982.64
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	37,108.17
3. Proportion of same for Connecticut, (two-thirds,)	-	1,818,300.33
4. Total cost of entire equipment,	-	149,711.57
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	2,254.69
6. Proportion of same for Connecticut,	-	110,479.81

## CHARACTERISTICS.

1. Total length of main line of road, Norwich to Worcester,	-	59.4 miles.
2. Length of the same in Connecticut,	-	42 "
3. Length of the same in other States, (giving the names of States and length in each,) Massachusetts,	-	17.4 "
4. Name and length of branches, Allyn's Point,	-	7.0 "
5. Total length of branches,	-	7.0 "
6. Length of same in Connecticut,	-	7.0 "
7. Aggregate length of sidings,	-	13.6 "
8. Length of same in Connecticut,	-	9.5 "
9. Total length of track for the entire road (single track miles),	-	80 "



10. Length of the same in Connecticut, - -	58.5 miles.
11. Total length of double track, - - -	None.
12. Length of same in Connecticut, - -	None.
13. Miles of track laid with steel rails, - -	1.5 "
14. Aggregate length of wooden bridges, - -	2,707 feet.
15. Aggregate length of iron bridges, - -	198 "
16. Aggregate length of stone arch bridges, - -	485 "
17. Number of public highways crossed at grade in Connecticut, - - - -	39
18. Number of railroads crossed at grade in Con- necticut, - - - -	2
19. Name of each,—with H., P. & F. R. R., at Plainfield, and B., H. & E. R. R., at Put- nam.	
20. *Total number of stations on the entire road, including flag stations, - - -	24
21. Number of same in Connecticut, - - -	15

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with ten- der full, - - - -	21	89,600
2. Number of passenger cars, average weight, -	15	36,960
3. Number of merchandise cars, $\left\{ \begin{array}{l} 226 \\ 30 \\ 178 \\ 208 \end{array} \right.$ $\left\{ \begin{array}{l} 8\frac{1}{4} \text{ tons.} \\ 4\frac{1}{4} \text{ " } \\ 7 \text{ " } \\ 4\frac{1}{2} \text{ " } \end{array} \right.$ 642		
average weight, - - -		
4. Number of baggage cars, average weight, -	7	31,500
5. Number of gravel and other cars, - - -		
6. Number of men employed exclusive of those engaged in construction, - - -		390
7. Average rate of speed of express passenger trains when in motion, - - -		33
8. Average rate of same including stops, - -		30
9. Average rate of speed of accommodation trains, - - - -		22 to 25

\* Does not include stations on roads that are leased.

10. Highest rate of speed allowed freight trains in motion, (including stops,) - - -	17½
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## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,* - - -	.055
2. Highest rate of same for distances more than three miles,* - - - - -	.055
3. Highest rate per mile for through passengers,*	.0375
4. General average rates,* - - - - -	.035
5. Average rate for commutation per mile, -	.009
6. Highest rate of freight per ton per mile, for first, second, third, and fourth classes, -	Not classified 30 cents.
7. Lowest contract rate of same per ton per mile, for first, second, third, and fourth classes, -	2½ "
8. Average rate of freight per ton per mile, for first, second, third, and fourth classes, -	4½ "

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains, - - -	167,903
2. Miles run by freight trains, - - -	219,250
3. Miles run by other trains,—wood and repairs,	6,400
4. Total miles run, - - - - -	393,553
5. Number of passengers carried, - - -	372,295
6. Number of passengers carried one mile, -	6,410,103
7. Number of passengers carried one mile to and from other roads, - - - - -	1,824,725
8. Tons of merchandise carried, - - - -	299,810
9. Tons of merchandise carried one mile, -	11,333,095
10. Tons of merchandise carried to and from other roads, (one mile,) - - - - -	5,329,921

† EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

Nothing; all expenses charged to disbursements.

\* Not to include commutation fares.

† The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails, - - - - -	\$61,585.03
2. New iron rails, (No. of tons and cost,) 4.8 miles, 58 lbs. per yard, - - -	14,745.83
3. New steel rails, (No. of tons and cost,) -	None.
4. Repairs of bridges, - - - - -	7,381.52
5. Repairs of buildings and fixtures, - - -	11,133.07
6. Repairs of fences, - - - - -	931.47
7. Removing ice and snow, - - - - -	882.74
8. Total for maintenance of way, - - -	\$96,659.66
9. Cost per mile of road kept in repair, -	1,455.71
10. Proportion for Connecticut, - - -	71,329.79

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives, - - - - -	\$32,471.61
2. Repairs of machinery, - - - - -	6,389.78
3. Repairs of passenger, baggage, and mail cars, -	10,467.66
4. Repairs of freight cars, - - - - -	38,678.53
5. Cost of fuel,—wood, coal, - - - - -	59,621.45
6. Oil used by engines and cars, - - - - -	4,198.41
7. Waste and other material used for cleaning, -	1,388.06
8. Total for maintenance of motive power and cars, - - - - -	\$153,215.50
9. Cost per mile of road operated, - - -	2,307.46
10. Proportion for Connecticut, $\frac{2}{3}$ , - - -	113,065.54

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - - -	\$35,779.33
2. Salaries, wages, and incidentals chargeable to freight department, - - - - -	94,603.25
3. Wages of switchmen, signal men, gate keepers, and watchmen, - - - - -	8,982.05
4. Gratuities, - - - - -	None.
5. Damages for injuries to persons, - - - - -	1,928.28
6. Damages for cattle killed, - - - - -	None.
7. Damages for loss of goods and baggage, -	2,471.15



8. Damages to property, including damages by fire,	None.
9. Taxes,	\$47,909.38
10. Insurance,	5,006.16
11. Telegraph expenses,	None.
12. Amount paid other companies as rent for use of road, specifying each company,	19,589.89
(New London Northern R. R. Co.)	
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each Co.,	None.
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above items,	33,069.37
15. Total Miscellaneous,	\$249,338.86
16. Amount per mile of road operated,	3,755.10
17. Proportion for Connecticut, $\frac{2}{3}$ ,	183,999.90
1. * Total expenditure for operating the road,	\$499,214.02
2. Total cost per mile of road operated,	7,518.28
3. Proportionate total for Connecticut, $\frac{2}{3}$ ,	368,395.72

## INCOME.

1. From passengers:	
On main road and branches owned by Com- pany,	\$170,965.98
To and from other roads,	70,974.44
2. From freight:	
On main road and branches owned by Com- pany,	256,831.88
To and from other roads,	230,441.03
3. U. S. Mails,	4,977.33
4. Rents,	1,267.71
5. Expresses,	18,769.75
B., H. & E. R. R. Co., for balance divi- dends,	29,766.35
Sinking fund accretion,	19,000.00
Premium on new stock sold,	35,899.99
Dividend on N. & N. Y. Trans. Co's stock,	21,600.00
6. Total income,	860,494.46
7. Income per mile of road operated,	12,959.25

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\* Total amount of the three previous articles.

8. Proportionate income for Connecticut,	-	\$635,003.25
9. Income above operating expenses,	- -	361,280.44
10. Amount paid for interest,	- - -	27,466.67
11. Total net income,	- - - -	333,813.77
12. Number and per cent. dividends,—two dividends at five per cent. each.		
13. Amount paid in dividends,	- - -	239,780.00
14. Paid to sinking fund,	- - -	10,000.00
15. Surplus for the year,	- - - -	84,033.77
16. Surplus last year,	- - - -	714,783.03
17. Total surplus,	- - - -	798,816.80
18. Surplus invested as follows :	- - -	
Profit and loss,	- - - -	129,892.64
Surplus fund,	- - - -	364,000.00
Steamboat stock, expenses and receipts,	-	304,924.16
Balance of accounts due the Company,	-	88,989.85
Materials, fuel, and stores,	- -	80,662.97
Other items,	- - - -	

Attest,

A. F. SMITH, *President.*

Attest,

G. L. PERKINS, *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF NEW LONDON, }

NORWICH, Nov. 25th, 1874.

Then personally appeared, Alba F. Smith, President, and George L. Perkins, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

EDWIN A. TRACY,

*Notary Public.*

## RIDGEFIELD AND NEW YORK RAILROAD.

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*Return of the Ridgefield and New York Railroad Company, for the  
year ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$1,250,000.00
2. Capital Stock authorized by votes of the Company, -	1,250,000.00
3. Capital Stock actually paid in, -	207,100.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	
6. Total number of shares of Stock issued, -	4,142
7. Par value per share of Capital Stock, -	\$50.00
8. Total par value of Stock issued, -	207,100.00
9. Total market value on the 30th of September, of the Stock issued, -	Nothing.
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	8,892.22
11. Proportion of Stock issued for Connecticut, -	141,741.98
12. Amount of Stock held in Connecticut, -	119,900.00
13. Number of stockholders residing in Connecticut, -	108

FUNDED AND FLOATING DEBTS, - None.

### COST.

1. Total cost of entire road to date, -	\$175,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	



- |   |   |            |
|---|---|------------|
| 2. Proportion of same per mile of road, -   | - | \$7,513.95 |
| 3. Proportion of same for Connecticut, -  | - | 119,772.43 |
| 4. Total cost of entire equipment, -  | - |            |
| (This item to include locomotives, cars, machinery and tools, and machine shops, not included above.) |   |            |
| 5. Proportion of same per mile of road, -   | - |            |
| 6. Proportion of same for Connecticut, -  | - |            |

## CHARACTERISTICS.

- |   |   |              |
|---|---|--------------|
| 1. Total length of main line of road, -   | - | 23.29 miles. |
| 2. Length of the same in Connecticut, -   | - | 15.94 miles. |
| 3. Length of the same in other States (giving the names of States, and length in each): |   |              |
| In New York, -  | - | 7.35 miles.  |
| 4 to 8. Branches and sidings, -   | - | None.        |
| 9. Total length of track for the entire road, (single track miles,) -                   | - | 23.29 miles. |

Attest, ELWOOD BURDSALL, *President.*  
 Attest, HIRAM K. SCOTT, *Treasurer.*

STATE OF NEW YORK, }  
 WESTCHESTER COUNTY, } ss.

On this 17th day of December, 1874, personally appeared before me, Elwood Burdsall, President, and solemnly affirmed that the foregoing return by him subscribed, is true according to the best of his knowledge and belief.

J. HENRY GILBERT, *Commissioner for Connecticut,*  
*residing at Port Chester.*

STATE OF CONNECTICUT, }  
 FAIRFIELD COUNTY, } RIDGEFIELD, Dec. 1, 1874.

Personally appeared, Hiram K. Scott, Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief. Before me,

D. SMITH GAGE,  
*Notary Public.*

## ROCKVILLE RAILROAD.

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*Return of the Rockville Railroad Company, for the year ending  
September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$100,000.00
2. Capital Stock authorized by votes of the Com- pany, " " " " " "	100,000.00
3. Capital Stock actually paid in,	
Common, " " " " \$68,750	} 97,750.00
Preferred, " " " " 29,000	
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, " " " " " "	None.
6. Total number of shares of Stock issued, -	977
7. Par value per share of Capital Stock, " "	\$100.00
8. Total par value of stock issued, " "	97,750.00
9. Total market value on the 30th of September, of the Stock issued, " " " "	12,287.00
10. Amount of Capital Stock issued per mile of railroad owned by the company, " "	20,364.58
11. Proportion of Stock issued for Connecticut, -	All.
12. Amount of Stock held in Connecticut, -	All.
13. Number of Stockholders residing in Connecti- cut, " " " " " "	All.

### DEBTS.

1. Total amount of funded debt, " "	\$31,500.00
First mortgage bonds, due 1883, " "	6,000.00
Rate of interest, seven per cent.	
Second mortgage bonds due, " "	None.
2. Amount of floating debt, " "	None.

3. Total amount of funded and floating debt, -	\$31,500.00
4. Proportion of same per mile of road, -	6,562.50
5. Proportion of same for Connecticut, -	All.

## COST.

1. Total cost of entire road to date, -	\$144,247.66
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)	
2. Proportion of same per mile of road, -	30,051.59
3. Proportion of same for Connecticut, -	All.
4. Total cost of entire equipment, -	28,857.99
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)	
5. Proportion of same per mile of road, -	6,012.07
6. Proportion of same for Connecticut, -	All.

## CHARACTERISTICS.

1. Total length of main line of road, -	4.8 miles.
2. Length of the same in Connecticut, -	All.
3. Length of the same in other States, (giving the names of States and length in each,) -	None.
4. Name and length of branches, -	None.
5. Total length of branches, -	None.
6. Length of same in Connecticut, -	None.
7. Aggregate length of sidings, -	.75 miles.
8. Length of same in Connecticut, -	
9. Total length of track for the entire road (single track miles), -	5.55 miles.
10. Length of same in Connecticut, -	
11. Total length of double track, -	
12. Length of same in Connecticut, -	
13. Miles of track laid with steel rails, -	None.
14. Aggregate length of wooden bridges, -	66 feet.
15. Aggregate length of iron bridges, -	
16. Aggregate length of stone arch bridges, -	
17. Number of public highways crossed at grade in Connecticut, -	



18. Number of railroads crossed at grade in Connecticut, - - - - -
19. Name of each :
20. \*Total number of stations on the entire road, 1
21. Number of same in Connecticut, - - - 1
- [Answers to questions from "Characteristics" to "Income," are included in the Return of the Hartford, Providence & Fishkill Railroad, to which the Rockville road is leased.]

## INCOME.

1. From passengers :
- On main road and branches owned by Company, - - - - -
- To and from other roads, - - - - -
2. From freight :
- On main road and branches owned by Company, - - - - -
3. U. S. Mails, - - - - -
4. Rents, - - - - - \$576.70
- Lease H., P. & F. R. R., 13 months, - - - 5,200.00
5. Expresses, - - - - -
6. Total Income, - - - - - 5,776.70
7. Income per mile of road operated, - - - 1,203.48
8. Proportionate income for Connecticut, - All.
- Paid for repairs on tenements, salaries, insurance, etc., - - - - - 1,082.62
9. Income above operating expenses.
10. Amount paid for interest, - - - - - 2,226.86
11. Total net income, - - - - - 2,467.22
12. Number and per cent. dividends, - - -
13. Amount paid in dividends, - - - - -
14. Paid to sinking fund, - - - - -
15. Surplus for the year, - - - - - 2,467.22
16. Surplus last year, (incorrectly reported as \$997.28,) - - - - - 43,636.96
17. Total surplus, - - - - - 46,104.18
18. Surplus invested as follows :
- Cash on hand, - - - - - 306.09

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\* Does not include stations on roads that are leased.

Balance of accounts due the Com-	
pany, - - - - -	
Materials, fuel, and stores, - - -	
Other items charged to construction acc.,	\$45,798.09

Attest, J. J. ROBINSON, *President.*

Attest, J. C. HAMMOND, JR., *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF TOLLAND, }      ROCKVILLE, CONN., Oct. 2, 1874.

Then personally appeared, J. J. Robinson, President, and J. C. Hammond, Jr., Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief.      Before me,

JOHN H. KITE,  
*Notary Public.*

## SHEPAUG RAILROAD.

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*Return of the Shepaug Railroad Company for the year ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	-	\$700,000.00
2. Capital Stock authorized by votes of the Company, -	- - - - -	300,000.00
3. Capital Stock actually paid in, -	-	255,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders,		
5. Capital Stock issued upon which no payment has been made either in cash or its equivalent, -	- - - - -	
6. Total number of shares of Stock issued, -	3,000	
7. Par value per share of Capital Stock, -	\$100.00	
8. Total par value of Stock issued, -	-	300,000.00
9. Total market value on the 30th of September, of the Stock issued, -	No market value.	
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	-	7,899.63
11. Proportion of Stock issued for Connecticut, -	All.	
12. Amount of Stock held in Connecticut, -	-	267,000.00
13. Number of stockholders residing in Connecticut, -	- - - - -	17
Whole number of stockholders, -	-	21

### DEBTS.

1. Total amount of funded debt, -	-	
2. Amount of floating debt, -	-	\$39,841.34
3. Total amount of funded and floating debt, -	-	39,841.34
4. Proportion of same per mile of road, -	-	1,234.25
5. Proportion of same for Connecticut, -	-	All.



## COST.

- |  |   |   |              |
|--|---|---|--------------|
| 1. Total cost of entire road to date,  | - | - | \$249,674.82 |
| (This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.) |   |   |              |
| 2. Proportion of same per mile of road,  | - | - | 7,734.66     |
| 3. Proportion of same for Connecticut,   | - | - | All.         |
| 4. Total cost of entire equipment, included in above item,   | - | - | 11,064.20    |
| (This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)  |   |   |              |
| 5. Proportion of same per mile of road,  | - | - | 342.76       |
| 6. Proportion of same for Connecticut,   | - | - | All.         |

## CHARACTERISTICS.

- |  |   |   |              |
|--|---|---|--------------|
| 1. Total length of main line of road,  | - | - | 32.28 miles. |
| 2. Length of the same in Connecticut,  | - | - | All.         |
| 3. Length of the same in other States (giving the names of States and length in each), | - | - |              |
| 4. Name and length of branches,  | - | - |              |
| 5. Total length of branches,   | - | - |              |
| 6. Length of same in Connecticut,  | - | - |              |
| 7. Aggregate length of sidings,  | - | - | 1.6 miles.   |
| 8. Length of same in Connecticut,  | - | - | All.         |
| 9. Total length of track for the entire road (single track miles),                     | - | - | 33.88 miles. |
| 10. Length of the same in Connecticut,   | - | - | All.         |
| 11. Total length of double track,  | - | - |              |
| 12. Length of same in Connecticut,   | - | - |              |
| 13. Miles of track laid with steel rails,  | - | - |              |
| 14. Aggregate length of wooden bridges,  | - | - | 2,112 feet.  |
| 15. Aggregate length of iron bridges,  | - | - |              |
| 16. Aggregate length of stone arch bridges,  | - | - | 84 feet.     |
| 17. Number of public highways crossed at grade in Connecticut,                         | - | - | 36           |
| 18. Number of railroads crossed at grade in Connecticut,                               | - | - | 2            |
| 19. Name of each :   |   |   |              |
| New York & New England, and Housatonic.  |   |   |              |

20. *Total number of stations on the entire road,	11
21. Number of same in Connecticut, - - -	11

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY UNDER LEASE.

None.

#### MOTIVE POWER AND CARS.

	No.	Pounds.
1. Number of engines, average weight with tender full, - - - - -	3	100,000
2. Number of passenger cars, average weight, -	2	30,000
3. Number of merchandise cars, average weight, -	23	18,000
4. Number of baggage cars, average weight, -	2	24,000
5. Number of gravel and other cars, - - -	13	
6. Number of men employed exclusive of those engaged in construction, - - - -	60	
7. Average rate of speed of express passenger trains when in motion, - - - -	None.	
8. Average rate of same, including stops, -		
9. Average rate of speed of accommodation trains, - - - - -	20 miles.	
10. Highest rate of speed allowed freight trains in motion, - - - - -	13	"

#### FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,† - - -	.05
2. Highest rate of same for distances more than three miles,† - - - - -	.05
3. Highest rate per mile for through passengers,†	.038
4. General average rates,† - - - -	.04
5. Average rate for commutation per mile, -	None.
6. Highest rate of freight per ton per mile for first, second, third and fourth classes, - - - - -	80, 70, 60, 50
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes, 7 $\frac{5}{10}$ , 6 $\frac{5}{10}$ , 5 $\frac{8}{10}$ , 3 $\frac{8}{10}$	
8. Average rate of freight per ton per mile for first, second, third, and fourth classes, - all classes, 7 $\frac{2}{10}$	

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	27,059
2. Miles run by freight trains,	-	-	23,605
3. Miles run by other trains,	-	-	5,865
4. Total miles run,	-	-	56,529
5. Number of passengers carried,	-	-	21,958
6. Number of passengers carried one mile,	-	-	405,244
7. Number of passengers carried one mile to and from other roads,	-	-	332,657
8. Tons of merchandise carried,	-	-	14,044
9. Tons of merchandise carried one mile,	-	-	328,959
10. Tons of merchandise carried to and from other roads,	-	-	13,691

\* EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT DURING  
THE YEAR.

1. Extension or alteration of road,	-	-	
2. Land or land damages,	-	-	\$75.00
3. New buildings,	-	-	
4. New rolling stock,	-	-	11,064.20
5. Any other expenditures,	-	-	8,300.00
6. Total,	-	-	<u>\$19,439.20</u>

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$12,689.41
2. New iron rails, (No. of tons and cost,)	-	-	166.77
3. New steel rails, (No. of tons and cost,)	-	-	
4. Repairs of bridges,	-	-	
5. Repairs of buildings and fixtures,	-	-	532.48
6. Repairs of fences,	-	-	232.59
7. Removing ice and snow,	-	-	
8. Total for maintenance of way,	-	-	<u>\$13,621.25</u>
9. Cost per mile of road kept in repair,	-	-	421.97
10. Proportion for Connecticut,	-	-	13,621.25

\*The amounts under this heading are also included in the permanent cost of road or equipment under the heading "Cost," this article only showing what has been added during the year.



*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	-	}	\$4,464.12
2. Repairs of machinery,	-	-	-		
3. Repairs of passenger, baggage, and mail cars,	-	-	-		
4. Repairs of freight cars,	-	-	-		
5. Cost of fuel,—wood, coal,—total,	-	-	-		8,404.73
6. Oil used by engines and cars, &c.,	-	-	-	}	924.15
7. Waste and other material used for cleaning,	-	-	-		
8. Total for maintenance of motive power and cars,	-	-	-		\$13,793.00
9. Cost per mile of road operated,	-	-	-		427.30
10. Proportion for Connecticut,	-	-	-		13,793.00

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department,	-	-	-	}	\$9,465.90
2. Salaries, wages, and incidentals chargeable to freight department,	-	-	-		
3. Wages of switchmen, signal men, gate-keepers and watchmen,	-	-	-		
4. Gratuities,	-	-	-		
5. Damages for injuries to persons,	-	-	-		43.00
6. Damages for cattle killed,	-	-	-		125.00
7. Damages for loss of goods and baggage,	-	-	-		90.07
8. Damages to property, including damages by fire,	-	-	-		358.08
9. Taxes,	-	-	-		308.17
10. Insurance,	-	-	-		647.25
11. Telegraph expenses,	-	-	-		
12. Amount paid other companies as rent for use of road, specifying each company,	-	-	-		
13. Amount paid other companies in tolls for passengers and freight, specifying each company,	-	-	-		
14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items,	-	-	-		3,111.37
15. Total Miscellaneous,	-	-	-		\$14,148.84
16. Amount per mile of road operated,	-	-	-		438.31

17. Proportion for Connecticut, - -	\$14,148.84
1. *Total expenditure for operating the road, - - - -	\$41,563.09
2. Total cost per mile of road operated, -	1,287.58
3. Proportionate total for Connecticut, -	41,563.09

## INCOME.

1. From passengers :	
On main road and branches, owned by Company, - - - -	\$2,509.96
To and from other roads, - - -	13,750.84
2. From freight :	
On main road and branches, owned by Company, - - - -	438.88
To and from other roads, - - -	23,352.51
3. U. S. Mails, - - - -	2,015.62
4. Rents, - - - -	60.00
5. Expresses, - - - -	623.17
6. Total income, - - - -	42,750.98
7. Income per mile of road operated, - -	1,324.38
8. Proportionate income for Connecticut, -	All.
9. Income above operating expenses, - -	1,187.89
10. Amount paid for interest, - - -	19,104.43
11. Total net income, - - - -	
12. Number and per cent. dividends, -	
13. Amount paid in dividends, - - -	
14. Paid to sinking fund, - - -	
15. Surplus for the year, - - -	
16. Surplus last year, - - -	
17. Total surplus, - - - -	
18. Surplus invested as follows:	
Cash on loans, - - - -	
Balance of accounts due the Company, -	
Materials, fuel, and stores, - -	
Other items, - - - -	

Attest, J. DEMING PERKINS, *President.*  
 Attest, H. R. COIT, *Treasurer.*

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\* Total amount of the three previous articles.

STATE OF CONNECTICUT,        }  
COUNTY OF LITCHFIELD,    }

Then personally appeared, Henry R. Coit, Esq., Treasurer, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief. Before me,

GEO. C. WOODRUFF,  
*Notary Public.*

STATE OF NEW YORK,        }  
CITY AND COUNTY OF NEW YORK, ss. }

On this 29th day of November, A. D. 1874, before me personally appeared J. Deming Perkins, President, and made oath that the foregoing return by him subscribed, is true and correct, according to his best knowledge and belief.

EDWIN F. COREY, JR.  
*Notary Public, N. Y. City.*



## SHORE LINE RAILROAD.

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*Return of the Shore Line Railroad Company, for the year ending  
September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, - -	\$1,000,000.00
2. Capital Stock authorized by votes of the Com- pany, - - - - -	1,000,000.00
3. Capital Stock actually paid in, - -	1,000,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, - - - - -	None.
6. Total number of shares of Stock issued, -	10,000
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, - -	1,000,000.00
9. Total market value on the 30th of September, no sales known, of the Stock issued, -	900,000.00
10. Amount of Capital Stock issued per mile of railroad owned by the Company, - -	20,000.00
11. Proportion of stock issued for Connecticut, -	20,000.00
12. Amount of Stock held in Connecticut, -	606,000.00
13. Number of Stockholders residing in Connecti- cut, - - - - -	177

### DEBTS.

1. Total amount of funded debt, - -	\$200,000.00
First mortgage bonds due 1880.	
Rate of interest, 7 per cent.	
2. Amount of floating debt,—State tax, payable October, - - - - -	10,858.05
3. Total amount of funded and floating debt, -	210,858.05

4. Proportion of same per mile of road,	-	\$4,217.16
5. Proportion of same for Connecticut,	-	4,217.16

## COST.

1. Total cost of entire road to date,	-	\$1,200,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)		
2. Proportion of same per mile of road,	-	24,000.00
3. Proportion of same for Connecticut,	-	All.
4. Total cost of entire equipment,	-	-
(This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)		
5. Proportion of same per mile of road,	-	-
6. Proportion of same for Connecticut,	-	-

## CHARACTERISTICS.

1. Total length of main line of road,	-	50 miles.
2. Length of the same in Connecticut,	-	50 miles.
3. Length of the same in other States, (giving the names of States and length in each,) -	-	-
4. Name and length of branches,	-	-
5. Total length of branches,	-	-
6. Length of same in Connecticut,	-	-
7. Aggregate length of sidings,	-	$6\frac{703}{5280}$ miles.
8. Length of same in Connecticut,	-	All.
9. Total length of track for the entire road (single track miles),	-	$56\frac{703}{5280}$ miles.
10. Length of same in Connecticut,	-	All.
11. Total length of double track,	-	None.
12. Length of same in Connecticut,	-	-
13. Miles of track laid with steel rails, and steel top,	-	$21\frac{513}{5280}$ miles.
14. Aggregate length of wooden bridges,	-	12,402 feet.
15. Aggregate length of iron bridges,	-	280 feet.
16. Aggregate length of stone arch bridges,	-	None.
17. Number of public highways crossed at grade in Connecticut,	-	-

18. Number of railroads crossed at grade in Connecticut, - - - - -	2
19. Name of each: N. Y., N. H., & H. R. R. Conn. Valley R. R.	
20. * Total number of stations on the entire road,	21
21. Number of same in Connecticut, - - -	21

ROADS BELONGING TO OTHER COMPANIES, OPERATED BY THIS COMPANY  
UNDER LEASE.

None.

MOTIVE POWER AND CARS.

[Motive power furnished by lessees.]

6. Number of men employed exclusive of those engaged in construction, - - -	343
7. Average rate of speed of express passenger trains when in motion, - - -	33 miles.
8. Average rate of same, including stops, -	29 miles.
9. Average rate of speed of accommodation trains, - - - - -	25 miles.
10. Highest rate of speed allowed freight trains in motion, - - - - -	15 miles.

FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles,† - - -	‡.10
2. Highest rate of same for distances more than three miles,† - - - - -	.06
3. Highest rate per mile for through passengers,†	.035
4. General average rates,† - - - - -	.031
5. Average rate for commutation per mile, -	.0135
6. Highest rate of freight per ton per mile for first, second, third, and fourth classes, \$1.40, 1.20, 1.00, .80	
7. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes, -	.03
8. Average rate of freight per ton per mile for first, second, third, and fourth classes, -	.055

\* Does not include stations on roads that are leased.

† Not to include commutation fares.

‡ Ten cents is charged for passengers over Conn. River Bridge, from Conn. River Station to Lyme.



## DOINGS DURING THE YEAR.

1. Miles run by passenger trains,	-	-	175,105
2. Miles run by freight trains,	-	-	33,650
3. Miles run by other trains,	-	-	31,503
4. Total miles run,	-	-	240,258
5. Number of passengers carried,	-	-	348,339
6. Number of passengers carried one mile,	-	-	9,762,946
7. Number of passengers carried one mile to and from other roads,	-	-	6,930,745
8. Tons of merchandise carried,	-	-	39,641
9. Tons of merchandise carried one mile,	-	-	1,316,712
10. Tons of merchandise carried to and from other roads,	-	-	18,684

## NO EXPENDITURES REPORTED CHARGED TO COST OF ROAD AND EQUIPMENT DURING THE YEAR.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges and new rails,	-	-	\$76,325.18
2. New iron rails (No. of tons and cost),	-	-	
3. New steel rails (No. of tons and cost):			
918 $\frac{121}{2000}$ tons,	-	-	123,156.75
4. Repairs of bridges,	-	-	49,933.86
5. Repairs of buildings and fixtures,	-	-	2,929.66
6. Repairs of fences,	-	-	
7. Removing ice and snow,	-	-	
* 8. Total for maintenance of way,	-	-	\$252,345.45
9. Cost per mile of road kept in repair,	-	-	5,046.91
10. Proportion for Connecticut,	-	-	All.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives,	-	-	\$11,019.85
2. Repairs of machinery,	-	-	
3. Repairs of passenger, baggage, and mail cars,	-	-	16,693.74
4. Repairs of freight cars,	-	-	2,250.25

\* NOTE.—There is included in the above expenditures the sum of \$110,000.00, invested in improvements, additions, and betterments, which, except for the fact that the road is under a lease, would have been charged to capital account.

5. Cost of fuel:—wood, \$930.35, coal, 34,534,74, total, - - - - -	\$35,465.09
6. Oil used by engines and cars, - - -	3,436.74
7. Waste and other material used for cleaning, - - -	1,252.50
8. Total for maintenance of motive power and cars, - - - - -	\$70,118.17
9. Cost per mile of road operated, - - -	1,402.36
10. Proportion for Connecticut, - - - All.	

## MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department, - - - - -	\$45,541.94
2. Salaries, wages, and incidentals chargeable to freight department, - - - - -	15,263.97
3. Wages of switchmen, signalmen, gate keep- ers, and watchmen, - - - - -	3,203.93
4. Gratuities, - - - - -	674.70
5. Damages for injuries to persons, - - -	11,980.77
6. Damages for cattle killed, - - - - -	
7. Damages for loss of goods and baggage, - - -	
8. Damages to property, including damages by fire, - - - - -	453.21
9. Taxes, - - - - -	
10. Insurance, - - - - -	
11. Telegraph expenses, - - - - -	250.00
12. Amount paid other companies as rent for use of road, specifying each company:	
13. Amount paid other companies in tolls for pas- sengers and freight, specifying each Co.:	
14. General salaries and office expenses, law ex- penses, and all other expenses, (except in- terest,) not included in any of the above items, - - - - -	8,044.93
15. Total miscellaneous, - - - - -	\$85,413.45
16. Amount per mile of road operated, - - -	1,708.27
17. Proportion for Connecticut, - - - All.	
1. *Total expenditure for operating the road, - - - - -	\$407,877.07
2. Total cost per mile operated, - - -	8,157.54
3. Proportionate total for Connecticut, - All.	

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\* Total amount of the three previous articles.

## INCOME.

1. From passengers:				
On main road and branches owned by				
Company,	-	-	-	\$104,708.01
To and from other roads,	-	-	-	190,959.01
2. From freight:				
On main road and branches owned by				
Company,	-	-	-	38,757.19
To and from other roads,	-	-	-	34,933.42
3. U. S. Mails,	-	-	-	7,566.96
4. Rents,	-	-	-	
5. Expresses, &c.,	-	-	-	15,218.99
6. Total Income,	-	-	-	392,143.58
7. Income per mile of road operated,	-	-	-	7,842.87
8. Proportionate income for Connecticut,	-	-	-	All.
9. Income above operating expenses,	-	-	-	15,733.49
(The above figures are from the books of the Lessees.)				

INCOME AND EXPENSE ACCOUNT OF THE SHORE LINE RAILWAY FOR  
THE YEAR ENDING SEPTEMBER 30, 1874.

<i>Income</i> —Rent from Lessees,	\$100,000.00	
Miscellaneous sources,	917.21	
		\$100,917.21
<i>Expenditures</i> —Dividends,	\$70,000.00	
Interest,	14,000.00	
General expenses,		
taxes, &c.,	11,429.28	
		95,429.28
Net income,	-	\$5,487.93
10. Amount paid for interest, (See above.)		
11. Total net income, (See above.)		
12. Number and per cent. dividends,—January and July, 1874, $3\frac{1}{2}$ per cent. each.		
13. Amount paid in dividends,	-	70,000.00
14. Paid sinking fund,	-	
15. Surplus for the year,	-	5,487.93
16. Surplus last year,	-	6,627.53
17. Total surplus,	-	12,115.46
18. Surplus invested as follows:		
Cash and loans,	-	12,115.46
Balance of accounts due the Company,	-	



Materials, fuel, and stores,	-	-
Other items,	-	-

Attest, S. B. CHITTENDEN, *President.*

Attest, WILBUR F. DAY, *Treasurer.*

STATE OF CONNECTICUT, }  
COUNTY OF NEW HAVEN, }

NEW HAVEN, Nov. 28, 1874.

Then personally appeared, S. B. Chittenden, President, and Wilbur F. Day, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

B. HIGBY,  
*Notary Public.*

## SOUTH MANCHESTER RAILROAD.

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*Return of the South Manchester Railroad Company for the year  
ending September 30, 1874, under the Act of 1872.*

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### CAPITAL STOCK.

1. Capital Stock authorized by charter, -	\$40,000.00
2. Capital Stock authorized by votes of the Com- pany, -	40,000.00
3. Capital Stock actually paid in, -	40,000.00
4. Capital Stock issued for earnings which had not been divided among the stockholders, -	None.
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent, -	None.
6. Total number of shares of Stock issued, -	400
7. Par value per share of Capital Stock, -	\$100.00
8. Total par value of Stock issued, -	40,000.00
9. Total market value on the 30th of September, of Stock issued, -	Nominally nothing; none in market.
10. Amount of Capital Stock issued per mile of railroad owned by the company, -	17,777.78
11. Proportion of Stock issued for Connecticut, -	40,000.00
12. Amount of Stock held in Connecticut, -	40,000.00
13. Number of stockholders residing in Connec- ticut, -	9

### DEBTS.

There are no debts due by the Company.

### COST.

1. Total cost of entire road to date, -	\$67,000.00
(This item to include grading and masonry, bridging, superstructure, land damages and	

fences, stations, engine and car houses, and cost of engineering).

2. Proportion of same per mile of road, -	-	29,777.78
3. Proportion of same for Connecticut, -	-	All.
4. * Total cost of entire equipment, -	-	

## CHARACTERISTICS.

1. Total length of main line of road, -	-	2.25 miles.
2. Length of the same in Connecticut, -	-	2.25 miles.
3. Length of the same in other States, -	-	None.
4. Name and length of branches, -	-	None.
5. Total length of branches, -	-	None.
6. Length of same in Connecticut, -	-	None.
7. Aggregate length of sidings, -	-	1,500 feet.
8. Length of same in Connecticut, -	-	1,500 feet.
9. Total length of track for the entire road (single track miles), -	-	$2\frac{2}{5}\frac{2}{8}$ miles.
10. Length of the same in Connecticut, -	-	$2\frac{2}{5}\frac{2}{8}$ miles.
11. Total length of double track, -	-	None.
12. Length of same in Connecticut, -	-	None.
13. Miles of track laid with steel rails, -	-	None.
14. Aggregate length of wooden bridges, -	-	None.
15. Aggregate length of iron bridges, -	-	None.
16. Aggregate length of stone arch bridges, -	-	None.
17. Number of public highways crossed at grade in Connecticut, -	-	4
18. Number of railroads crossed at grade in Connecticut, -	-	None.
19. Name of each, -	-	None.
20. Total number of stations on the entire road, -	-	1
21. Number of same in Connecticut, -	-	1

This road is leased to the Hartford, Providence & Fishkill Railroad Company for the proceeds, and all business concerning motive power, cars, fares, freight, doings during the year, expenditures, incomes, etc., are arranged by that company.

Attest,

F. W. CHENEY, *President.*

Attest,

CHARLES S. CHENEY, *Treasurer.*


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\* Furnished by the Hartford, Providence & Fishkill Railroad Company.



STATE OF CONNECTICUT,        }  
COUNTY OF HARTFORD,        } MANCHESTER, November 30, 1874.

Then personally appeared F. W. Cheney, President, and Charles S. Cheney, Treasurer, and made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief. Before me,

RICHARD O. CHENEY,  
*Notary Public.*

## WATERTOWN & WATERBURY RAILROAD.

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*Return of the Watertown and Waterbury Railroad Company, for the  
year ending September 30, 1874, under the Act of 1872.*

---

### CAPITAL STOCK.

1. Capital Stock authorized by charter,	-	\$150,000.00
2. Capital Stock authorized by votes of the Com- pany,	- - - - -	130,000.00
3. Capital Stock actually paid in,	- -	118,200.00
4. Capital Stock issued for earnings which had not been divided among the stockholders,	None.	
5. Capital Stock issued upon which no payment has been made either in cash or its equiva- lent,	- - - - -	None.
6. Total number of shares of stock issued,	-	2,364
7. Par value per share of Capital Stock,	-	\$50.00
8. Total par value of stock issued,	- -	118,200.00
9. Total market value on the 30th of September, of the stock issued,	- - -	Nothing.
10. Amount of Capital Stock issued per mile of railroad owned by the company,	- -	26,863.64
11. Proportion of Stock issued for Connecticut,	-	All.
12. Amount of Stock held in Connecticut,	-	
13. Number of stockholders residing in Connec- ticut,	- - - - -	52

### DEBTS.

1. Total amount of funded debt,	- -	\$19,000.00
First mortgage bonds, due Nov. 15, 1880,	-	
Rate of interest, seven per cent.		
Second mortgage bonds,	- - -	None.
2. Amount of floating debt,	- - -	1,260.00
3. Total amount of funded and floating debt,	-	20,260.00

- |   |   |            |
|---|---|------------|
| 4. Proportion of same per mile of road, | - | \$4,604.54 |
| 5. Proportion of same for Connecticut,  | - | All.       |

## COST.

- |  |   |               |
|--|---|---------------|
| 1. Total cost of entire road to date,  | - | \$134,248.43  |
| (This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.) |   |               |
| 2. Proportion of same per mile of road,  | - | 30,511.00     |
| 5. Proportion of same for Connecticut,   | - | All.          |
| 4. Total cost of entire equipment,   | - | Not equipped. |
| (This item to include locomotives, cars, machinery and tools, and machine shops, not included above.)  |   |               |
| 5. Proportion of same per mile of road,  |   |               |
| 6. Proportion of same for Connecticut,   | - |               |

## CHARACTERICS.

- |  |   |                   |
|--|---|-------------------|
| 1. Total length of main line of road,  | - | 4.4 miles.        |
| 2. Length of same in Connecticut,  | - | All.              |
| 3. Length of the same in other States (giving the names of States and length in each), | - |                   |
| 4. Name and length of branches,  | - | None.             |
| 5. Total length of branches,   | - | None.             |
| 6. Length of same in Connecticut,  | - | None.             |
| 7. Aggregate length of sidings,  | - | about 1,300 feet. |
| 8. Length of same in Connecticut,  | - | All.              |
| 9. Total length of track for the entire road (single track miles),                     | - | 4.65              |
| 10. Length of same in Connecticut,   | - | All.              |
| 11. Total length of double track,  | - |                   |
| 12. Length of same in Connecticut,   | - |                   |
| 13. Miles of track laid with steel rails,  | - |                   |
| 14. Aggregate length of wooden bridges,  | - | about 165 feet.   |
| 15. Aggregate length of iron bridges,  | - |                   |
| 16. Aggregate length of stone arch bridges,  | - |                   |
| 17. Number of public highways crossed at grade in Connecticut,                         | - | 3                 |
| 18. Number of railroads crossed at grade in Connecticut,                               | - | None.             |



19. Name of each:               -               -               -               -  
20. Total number of stations on the entire road, -  
21. Number of same in Connecticut,               -               -

## MISCELLANEOUS EXPENDITURES.

Insurance,               -               -               -               -               -               \$97.50

The Watertown & Waterbury Railroad is leased to the Naugatuck Railroad Company, who equip and operate the road at their own expense for the gross receipts, for five years, ending October, 1875.

Attest,                               OWEN B. KING, *President.*

Attest,                               LEMAN W. CUTLER, *Treasurer.*

STATE OF CONNECTICUT,               }  
COUNTY OF LITCHFIELD,            }

WATERTOWN, October 10, 1874.

Then personally appeared Owen B. King, President, and L. W. Cutler, Treasurer, and severally made oath that the foregoing return by them subscribed, is true and correct, according to their best knowledge and belief.       Before me,

C. H. HOTCHKISS,  
*Justice of the Peace.*

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L A W S

RELATING SPECIALLY TO

RAILROADS.

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# STATUTES OF CONNECTICUT RESPECTING RAILROADS.

## *Title III, Chap. 1, Part 7.*

### RAILROAD COMMISSIONERS.

SEC. 1. There shall be three Railroad Commissioners, who shall constitute the Board of Railroad Commissioners, each of whom shall hold his office for three years, and until his successor is appointed and qualified; and the term of one of said Commissioners shall expire each year. The Governor, with the advice and consent of the Senate, shall annually appoint one Railroad Commissioner, and may, at any time, remove a Commissioner for cause. If any vacancy occurs, the Governor shall, in the same manner, appoint a Commissioner for the remainder of the term; and if such vacancy occurs when the Senate is not in session, the Governor shall fill said vacancy until its next session. No stockholder, or agent of any railroad company, shall be a Commissioner.

1853. 1858.  
1865. 1874.  
Appointment  
and term of of-  
fice.

Vacancies, how  
filled.

Disqualifica-  
tion.

SEC. 2. The Board shall appoint a clerk, and have an office in Hartford, where its records shall be preserved, which shall be kept open daily, during the usual business hours. If the Controller does not furnish said Board a proper office, it may hire one at an annual rent not exceeding five hundred dollars.

1871. 1874.  
Clerk to be ap-  
pointed, and of-  
fice kept at  
Hartford.

SEC. 3. The Railroad Commissioners shall keep a record of all communications addressed to them officially, of all their official acts and proceedings, and of all facts learned in relation to any casualty, with the names of the persons from whom they were derived, or by whom they may be proved; may employ experts, or other agents, when necessary; and shall have the powers and duties specified in Chapter II of Title XVII.

1853.  
Records and  
employment of  
experts.

SEC. 4. The office expenses and salaries of the Board shall be paid quarterly from the Treasury; and in July in each year, the whole amount so paid, during the year ending the fourth day of July, shall be apportioned by the Controller among the several railroad companies, in proportion to the length of the main track or tracks of the respective railroads in this State; and each company, and the trustees, assignees, lessees, or other par-

1874.  
Expenses of  
Board, how  
paid.

ties operating any such railroad, shall pay the Treasurer their proportion of said amount.

*Title XIII, Chap. 1, Sec. 2.*

The salaries \* \* \* of the Railroad Commissioners and their clerk \* \* \* shall be paid quarterly.

*Title XIII, Chap. 2.*

The salaries of Railroad Commissioners fixed at three thousand dollars each, and that of the clerk at eighteen hundred dollars.

*Title VI.*

1844. 1865.  
Notice of petitions concerning railroad, canal or turnpike charters.

SEC. 8. No petition for the incorporation of any railroad, horse railroad, canal, or turnpike company, or for an alteration of the charter of any such company, shall be heard by the General Assembly, unless public notice shall have been given by advertisement, in some newspaper published in the county where such railroad, horse railroad, canal, or turnpike is proposed to be, or is located, at least three weeks before the first day of the session to which such petition is brought, designating the intended route of such railroad, canal, or turnpike, the streets, highways, and other intended route of such horse railroad, or the proposed alteration of such charter; nor unless the petition for such railroad company is accompanied with, and supported by, the report of a skillful engineer, founded on examination, showing the general profile of the surface of the country through which said railroad is proposed to be made, the manner of its construction, the feasibility of the route, the character of the soil, and the probable expense of constructing the same.

1849.  
Petitions to be accompanied by report of engineer.

*Title XVII, Chap. 2, Part 9.*

ARTICLE I.

ORGANIZATION OF COMPANIES.

1871.  
General railroad law.

SEC. 1. Any number of persons not less than twenty-five may form a company for the purpose of constructing, maintaining, and operating a railroad for public use in the conveyance of persons and property.

Articles of association.

SEC. 2. The persons forming such railroad company shall make and sign articles of association in which shall be stated: first, the name of the company; second, the place where its principal office or place of business is located, which shall be and continue in this State; third, the places from and to which, and the names of all the towns through or into which it is proposed to construct, maintain, and operate said road; fourth, the



length of said railroad, as nearly as may be, and the amount of capital stock of the company, which shall not be less than ten thousand dollars for every mile of road proposed to be constructed; fifth, the names and residence of not less than nine directors of said company, who shall be chosen by the persons subscribing said articles of association, and a majority of whom shall always be residents of this State and who shall manage its affairs for one year; but the amount of the funded and floating debt of any such corporation shall at no time exceed the amount of cash actually paid in upon its capital stock.

SEC. 3. The capital stock of said company shall be divided into shares of one hundred dollars each, and each subscriber to such articles of association shall subscribe thereto his name, residence, and the number of shares he agrees to take in said company; and on compliance with the provisions of the succeeding section, such articles of association may be filed in the office of the Secretary of this State, who shall indorse thereon the day they are filed, and record them; and thereupon the persons who have subscribed such articles, together with all persons who shall become stockholders of such company, shall be a corporation by the name specified in such articles.

SEC. 4. Such articles of association shall not be filed and recorded unless they are accompanied by the report, under oath, of a skillful engineer, founded on an actual examination of the route, showing the character and structure of the proposed road-bed, with its indications of rock or earth-cuttings; the manner in which it is proposed to construct said railroad; the general profile of the surface of the country through which it is proposed to be made; the feasibility of the route, and an estimate of the probable expense of constructing the same; a copy of which report shall be kept on file in the office of the Secretary of this State; nor shall such articles of association be filed and recorded until at least five thousand dollars of stock for every mile of railroad proposed to be made is subscribed thereto, and ten *per cent.* of such subscription paid in cash to the directors named in said articles, nor unless there is annexed thereto an affidavit made by at least three of said directors, that the amount of stock required by this section has been in good faith subscribed, and ten *per cent.* in cash paid thereon as aforesaid, and that it is intended in good faith to construct the road named in such articles; and a copy of any articles of association filed and recorded as aforesaid, or of the record thereof, certified

Capital stock.

Name.

Engineer's report to accompany the articles of association.

Affidavit by directors.



by the Secretary of this State, shall be *prima facie* evidence of the due formation, existence, and capacity of said corporation.

Subscriptions  
to the capital  
stock.

SEC. 5. When such articles of association are recorded in the office of the Secretary, the directors may, in case the whole of the capital stock is not subscribed, open books of subscription to the same in such places and on such notice as they may deem expedient, and may continue to receive subscriptions until the whole of the capital stock is subscribed; and no subscription shall be received or taken without such payment of ten *per cent.*; but such company shall not commence the construction of its road until at least ten thousand dollars a mile is subscribed to the capital stock thereof by responsible persons.

Powers of the  
company.

SEC. 6. Every railroad company may hold such real estate as may be convenient for accomplishing the objects of its organization; may by its agents enter upon such places, as may be designated by its directors, for the purpose of making surveys and determining the line, whereon to construct said railroad; and may construct, equip and maintain a railway, with one or more tracks, over the route specified in its charter or articles of association, and transport persons and property thereon by any power.

1867.  
Right of way to  
be obtained in  
twelve months.

SEC. 7. No land shall be taken without the consent of its owner except within twelve months after the approval of the location of the route by the Railroad Commissioners; and when the lands of any *feme covert*, infant, *cestui que trust*, or person *non compos mentis*, shall be necessary for construction of any railroad, said lands may be taken on giving notice to the husband of such *feme covert*, the trustee of any such *cestui que trust*, the guardian, either natural or appointed, of such infant, and the conservator of such person *non compos mentis*, who may respectively release all damages for lands so taken, as fully as if the same were holden in their own right.

Trustees may  
release.

Increase of cap-  
ital stock.

SEC. 8. In case the capital stock of any railroad company is found to be insufficient, it may, with the concurrence of two-thirds in amount of the stock represented at a meeting of the stockholders called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said meeting; and the board of directors of any railroad company may at any time, with the assent of its stockholders, increase its capital stock to an amount sufficient to extinguish its funded and floating debt; but the amount of such increased capital stock, at its par value, shall not

exceed the amount of such debts, and such increased stock shall only be issued to take up and cancel an equal amount of debts as aforesaid.

SEC. 9. If any company formed under the provisions of this Article shall not within one year after its articles of association are filed and recorded in the office of the Secretary of this State, commence the construction of its road, and expend thereon ten *per cent.* of the amount of its subscribed capital, or shall not finish or put in operation its railroad within five years from the time of recording its articles as aforesaid, its corporate existence and powers shall cease.

SEC. 10. Nothing contained in this article shall be construed to authorize the construction of any horse railroad in any city or borough; or the bridging of navigable waters; or the taking or using the track, wharves, depot, or depot grounds of any other company without its consent, except for the purpose of crossing or connection.

Corporate powers forfeited by non-user.

These provisions not to apply to horse railroads, nor authorize bridging navigable waters, or interfering with existing railroads.

## ARTICLE II.

### STEAM RAILROADS.

#### SECTION

##### *Officers and Members.*

1. What railroads included in the provisions of this Article.
2. Company officers and by-laws.
3. President or vice-president not to hold same office in foreign company.
4. Meetings, how called; stock votes.
5. Officers, when not to vote on proxies.
6. Stock not to be voted on, if assessments are unpaid.
7. Votes on stock of town, by whom cast.

##### *2. Railroad Commissioners.*

8. To pass over road free.
9. To give notice before approving lay-out.
10. To certify that road is safe, before it is opened.
11. To examine roads, how often.
12. General duties.
13. May order gates, flagmen and signals.
14. May make recommendations.
15. May apply for injunction against any company, when.
16. Power to examine witnesses: penalties for resisting.
17. Report to General Assembly.

##### *3. Location and Construction.*

18. What lands may be taken.
19. Alteration of location.
20. How lands may be taken.
21. Damages, if road is never actually opened.
22. Owners may require a plan of land taken.
23. Map of road to be filed with town clerk.
24. Statement to be filed with Secretary.
25. Payment of laborers.
26. Crossing other roads.
27. Contracts with connecting roads.
28. Crossing highways or water courses.
29. Appeals from order authorizing crossing of streams.

#### SECTION

30. Alteration of highways intersected: bridges.
31. Warning-boards at grade crossings.
32. Right of way, how obtained on altering highways.
33. Height of covered bridges.
34. Footways on railroad bridges.
35. Railroads to be fenced within twelve months.
36. Land owners to fence, when.
37. Companies to fence, when.
38. How compelled to fence.
39. Penalty for neglect.
40. Land owners how compelled to fence.
41. Lien on land of owner neglecting to fence.
42. Company to fence next to highway.
43. And between road and highway, if unclosed.
44. Re-imbursement by owner of land.
45. Cattle-guards.
46. State's Attorney to complain, if company fail to repair highways.

##### *4. Depots.*

47. When railroad trains to stop near villages.
48. Stations, how established on petition to judge of Superior Court.
49. Security for compensation of engineer.
50. Stations not to be abandoned without approval of Commissioners.
51. Abandoned stations how re-established.
52. Appeals from Railroad Commissioners.
53. Application to Superior Court to compel stoppage of trains at depots.
54. Hearing before committee.
55. Report of committee.
56. Order of court, how enforced; costs.

##### *5. Obligations of and to Companies.*

57. Companies to afford each other mutual facilities.
58. How compelled to make proper connection.



## SECTION

59. Trunk roads to afford equal facilities to intersecting roads.
60. How to compel this to be done.
61. Order by Railroad Commissioners as to railroad connections.
62. All connecting roads to have equal facilities.
63. Penalty.
64. Connecting aprons; hand-cars not to be left near crossings; drinking water for passengers; baggage checks; names of depots to be posted up; designation of destination of trains.
65. Fraudulent evasion of paying fare.
66. Change in commutation fares.
67. Transportation of milk.
68. Certain employees to wear badges.
69. Trespasses on cars on tracks; riding on platform.
70. Complaint by railroad agents.
71. Punishment.
72. Engine bells and whistles.
73. To be sounded at crossings.
74. Engineers to have copies of this law, and be sworn to obey it.
75. Stopping trains at bridges and crossings.
76. Penalty.

## SECTION

77. Stopping trains at depot near draw bridge.
78. Switches at railway junctions.
79. Special order by commissioners to passing crossings without stopping.
80. Number of brakemen required on a train.
81. Notice to Commissioners of accidents.

## 6. Bonds and Mortgages.

82. Loans, and bonds.
83. Mortgage of road.
84. Surrender of road to mortgage trustees.
85. Limitation of liability of trustees in possession.
86. Return and record of inventory.
87. Rendition of quarterly accounts: foreclosure.
88. Removal of trustees.
89. Right of prior of incumbrancers saved.
90. Trustees to have the powers of the company.
91. Expenses and compensation of trustees.

## 7. Reports of Companies.

92. Forms of reports.
93. Reports to be made annually.
94. Additional returns.
95. Defective returns.

## 1. OFFICERS AND MEMBERS.

1840.  
1862. 1871.  
What railroads included in the provisions of this Article.

SEC. 1. All railroad companies, which transport passengers or freight on their roads otherwise than by animal power alone, shall have all the powers, and be subject to all the provisions contained in the succeeding sections of this Article respecting such companies, except otherwise specially provided in their charters.

Company officers and by-laws.

SEC. 2. The direction of the affairs of every such company shall be vested in a board of not less than nine directors, annually chosen by the company, who may fill any vacancies which may occur in their number, and shall elect one of their own number president of the board, who shall also be president of the company, and may also choose a secretary, who shall also be secretary of the company, and be sworn to a faithful discharge of his duty, and a treasurer who shall give bonds to the company in such sum as shall be required by the by-laws, for the faithful discharge of his trust, and such other officers as they may deem expedient, and may make by-laws and regulations in regard to the management of the stock, property and affairs of said company.

1853.  
President or vice-president of company out of State not eligible to similar office in this State.

SEC. 3. No president, or vice-president of any railroad company situated wholly without this State, having a board of officers unconnected with any railroad company incorporated in this State, shall hold the office of president or vice-president of any railroad company incorporated in whole or in part by the laws of this State.

1849.  
Meetings how called; stock votes.

SEC. 4. All meetings of the company shall be called in such manner as shall be provided in the by-laws, and at such meetings each member shall be entitled to one vote for each share held by him.



SEC. 5. Every railroad company may prohibit its officers from voting in the election of directors upon any other stock than their own; and no officer of such company shall request any stockholder to execute a power of attorney to vote upon his stock; and no person shall be allowed to vote by virtue of a power so obtained; and any person who shall violate the provisions of this section shall be disqualified from holding any office in said company for one year thereafter.

1853.  
Officers, when  
not to vote on  
stock of others.

Penalty.

SEC. 6. No subscriber to the capital stock of any railroad company shall be allowed to vote on any of said stock, unless all assessments or installments on it, legally called in by such company, shall have been paid in full.

Stock not to be  
voted on, if as-  
sessments are  
unpaid.

SEC. 7. The agent appointed by any town to subscribe for stock in any railroad company may vote on the shares of stock subscribed for by him, in all meetings of such company, unless such town shall otherwise direct.

1869.  
Who may vote  
on shares of rail-  
road stock sub-  
scribed for by  
towns.

## 2. RAILROAD COMMISSIONERS.

SEC. 8. The Railroad Commissioners shall have the right to pass free of charge, in the performance of their duties, on all the railroads in the State, and to take with them any person in their official employment.

To pass free on  
railroads.

SEC. 9. Before the Railroad Commissioners shall approve the laying out of any railroad, or the taking of any real estate for the purposes of said road, or any change or alteration of the same, they shall give reasonable notice to all persons having an interest in such estate to attend and be heard; and the appraisers shall cause a like notice to be given to all persons interested in the real estate taken or proposed to be taken; and if any such person resides out of this State, or is a *feme covert*, infant, or *cestui que trust*, or *non compos mentis*, any judge of the Superior Court may prescribe the notice to be given to such person.

To give notice  
before approval  
of lay-out, &c.

SEC. 10. No part of any railroad shall be opened for public travel unless the railroad company shall first obtain a certificate, signed by the Railroad Commissioners, that said road is in a suitable and safe condition.

1856.  
To certify that  
road is safe  
before it is  
opened.

SEC. 11. The Railroad Commissioners shall, at least twice in each year, examine the several railroads in this State, and shall make a like examination of any railroad within the limits of any town, when thereto requested in writing by the selectmen, and shall see that the same are kept in suitable repair, and that the railroad companies faithfully comply with all provisions of law.

1850. 1856.  
1862.  
To examine  
railroads at  
least twice a  
year.

SEC. 12. Said Commissioners shall cause such portion of the laws relating to railroads, as they deem proper, to be posted as they shall direct; and may at any time, and

1874.  
General duties.

on the complaint in writing of five of the stockholders or creditors of any railroad company, assigning sufficient reason, shall examine its railroad and all its appurtenances, engines and cars, and its by-laws and rules, and in such examinations shall pass over the road at a rate not exceeding six miles an hour, and shall stop at each culvert, bridge, and piling and examine the same, and shall examine the rails and ties in every mile; notifying the company in writing of the time of such examinations; and shall notify the company to make all repairs required within a time limited; shall make such rules as to platforms and out-buildings at stations, as are for the public interest; may prescribe the time during which any ticket office shall be open for the sale of tickets, and no company neglecting such order shall receive more than the regular ticket price for fare; shall make necessary orders for compelling companies to furnish comfortable seats for passengers, and for regulating the manner in which companies shall manage their engines and cars at highway crossings; shall direct that suitable warning boards be put up at dangerous crossings; may require companies to maintain a gate across a highway at any crossing, and to provide an agent to open and close the same; shall, when two roads meet or intersect, at the request of the directors of the company owning either, prescribe rules relative to the exchange of passengers and luggage; and shall cause to be printed copies of the sixty-ninth, seventieth, and seventy-first sections of this Article to be kept posted up at all railroad stations.

1860. 1865.  
May order  
gates, flagmen,  
or signals.

SEC. 13. Said Commissioners, when requested in writing by the selectmen of the town to order a gate or electric signal to be erected or a flagman to be stationed at any railroad crossing, shall visit such place, first giving said selectmen reasonable notice thereof; and if the public safety requires it, shall order the company operating said railroad to maintain a gate or electric signal, or to keep a flagman at said place, or to do any other act at said place needful for the protection of the public; and may specify when said gate shall be opened and closed, or when said flagman shall be on duty; and may change any such order when they deem it necessary, first visiting said town and there giving said selectmen an opportunity to be heard thereon. And if any railroad company shall neglect to station flagmen as ordered by said Commissioners, it shall forfeit to the State fifty dollars for each day of such neglect.

1875.  
Appeals from  
order of Rail-  
road Commis-  
sioners as to  
gates, flagmen,  
&c.

When the Railroad Commissioners, on the application of the selectmen of any town, shall make an order as provided herein, or refuse to make the same, their decision shall be communicated to the parties in interest within



twenty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the Superior Court, in the manner and with like effect as provided for appeals in section fifty-two of this Article. But in all cases where a flagman, gate, or electric signal shall be ordered by the Superior Court upon an appeal taken by the selectmen of any town, such court may, at its discretion, order a portion of the expense of maintaining or erecting the same, but not exceeding one-half, to be borne by the town in which the crossing is situated; and the Superior Court may at any time upon the application of either party, with due notice to adverse parties, annul or vary any order passed as aforesaid: *provided*, such court shall find there has been a change of the circumstances surrounding such crossing."

1875.  
Appeals from  
order of rail-  
road commis-  
sioners as to  
gates, flagmen,  
&c.

SEC. 14. The Railroad Commissioners shall recommend in writing to the several railroad companies, or any of them, from time to time, the adoption of such measures and regulations as such Commissioners deem conducive to the public safety and interest; and shall report any neglect to adopt such recommendations to the next General Assembly.

1853.  
May make  
recommendations

SEC. 15. If, upon examination of any railroad, or the affairs of any railroad company, the Commissioners shall be of opinion that such road is in such condition, or that its affairs are so conducted, as to endanger the safety of the public, or that the company has violated the law or refused to obey the directions of said Commissioners or of any judge of the Superior Court, made pursuant to the powers given in this Part, they may within one year after said examination make application to any Judge of the Superior Court for an injunction to restrain any person from exercising or attempting to exercise the duties of any office in such company; and said judge may proceed thereon as the Superior Court may do on petitions for any injunction.

1853.  
May apply for  
injunction  
against corpora-  
tion, when.

SEC. 16. The Railroad Commissioners may summon and examine under oath such witnesses as they may think proper in relation to the affairs of any railroad company; and whoever shall refuse, without justifiable cause, to appear and testify, or who shall in any way obstruct any Railroad Commissioner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding one year, or both.

1872.  
Power to ex-  
amine wit-  
nesses.

Penalty for re-  
sisting.

SEC. 17. The Railroad Commissioners shall make a report of the general conduct and condition of all railroads, and of any violation of law by any of them, to each General Assembly in the first week of its session, with such suggestions for legislation as they deem proper.

Report to Gene-  
ral Assembly.



## 3. LOCATION AND CONSTRUCTION.

1849.  
Company may  
lay out road  
and take land  
on payment of  
appraisal.

Commissioners  
shall prescribe  
limits.

1863.  
Alteration of  
location.

Certificate of al-  
teration to be  
recorded.

1849. 1863.  
1871. 1874.  
Land how ta-  
ken, appraisal,  
damages, &c.

SEC. 18. Every railroad company may lay out its road not exceeding six rods wide, and for the purpose of cuttings, embankments and procuring stone and gravel, and for necessary turnouts, may take as much more real estate within the limits of its charter, as may be necessary for the proper construction and security of the road; but no real estate without the limits of said road shall be so taken, without the permission of the parties interested therein, unless the Railroad Commissioners, on application of such company, and after notice to said parties, shall first prescribe the limits within which real estate shall be taken for said purposes; and no railroad company shall lay out and finally locate its road, without the written approbation of the location by said Commissioners, except so far as the location is definitely fixed in the charter or articles of association, provided that all damages that may be occasioned to any person by the taking of any real estate for said purposes, shall be paid for by said company, as hereinafter provided.

SEC. 19. Every railroad company, after its line of road shall have been located, approved and established, may so far alter the location of such road as to change the radius of its curves, straighten and improve its lines, width and extent of depot grounds, slopes and embankments, and extend its lines of sight, when such changes are approved by the Railroad Commissioners; a certificate of which changes, duly signed by such Commissioners, shall be lodged for record in the town clerk's office, in the town or towns where such changes are made.

SEC. 20. When any railroad company shall have the right to take real estate for railroad purposes, and cannot obtain it by agreement with the parties interested therein, it may apply to any judge of the Superior Court for the appointment of appraisers to estimate all damages that may arise to any person from the taking and occupation of such real estate for railroad purposes, and after reasonable notice of said application shall have been given to all parties in interest, such judges shall appoint three appraisers; who shall be sworn, and give reasonable notice to said parties in regard to the time and place of making such estimate, and shall view the premises and estimate such damage, but shall not include in such estimate the expense of erecting and maintaining fences along the line of such railroad; and shall return an appraisal of such damages in writing, under their hands, to the clerk of the Superior Court in the county where the estate lies, who shall record it; and when so returned and recorded such appraisal shall have the effect

of a judgment, and execution may issue at the end of sixty days from the time of such return, in favor of the persons respectively to whom damages may be appraised; and said appraisers shall be paid by said company for the time actually spent in making such appraisal and return; but no railroad shall be worked upon, or opened across any real estate, until the damages, appraised to any person interested therein, shall have been paid or secured to be paid to his satisfaction, or deposited with the treasurer of the county for his use.\*

Railroad not to be worked until damages have been paid.

SEC. 21. When any real estate shall have been laid out for railroad purposes, and the damages shall have been appraised, and such road, or any part thereof shall have been abandoned or discontinued before the same shall have been opened and worked, no such execution shall issue, nor shall an action be brought against said company for the recovery of such damages by any of the owners of land over which such road, or part of a road, shall have been laid out and discontinued as aforesaid; but any such owner may recover of such company the actual damage which he may have suffered in consequence of the laying out of such road, or from any unreasonable delay in opening and working the same.

1858.

Land owners to recover actual damages only, where road is discontinued.

SEC. 22. When any railroad company shall take any property for the purposes of its railroad, the owner of such property may at any time within three years thereafter demand in writing of the treasurer of the company a written description of the property so taken; and said company shall within thirty days deliver to him such description; and if it fail to do so, all its rights to enter upon or use said property, except for making surveys, shall be suspended until it shall have so delivered such description.

1819.

Owners may require a plan of land taken.

SEC. 23. Within ninety days after the railroad of any company shall have been laid out in any town and approved by the Railroad Commissioners, such company shall deposit with the town clerk, a correct plan, signed by its president, of so much of said railroad as lies in said town, drawn upon a scale of at least five inches to the mile, upon which shall be accurately delineated the direction and length of each course, and the width of the land taken.

Corporation to deposit plan of road with town clerk.

SEC. 24. Every railroad company shall, within six months after the final location of its road, file a statement of such location, defining the courses and distances, with the Secretary of this State.

Location of road to be filed in Secretary's office.

\*Owners of fee highway, on which a railroad is located, entitled to damages. 26 Conn., 249. Incidental injury, to adjacent land of same proprietor to be considered. 21 Conn., 294.



1870.  
Security from  
contractors for  
paying laborers;  
liability of com-  
pany therefor.

SEC. 25. Every railroad company in making contracts for the building of its road shall require sufficient security from the contractors for the payment of all labor thereafter performed in constructing the road by persons in their employ; and such company shall be liable to the laborers employed, for labor actually performed on the road, if they within twenty days after the completion of such labor shall in writing notify its treasurer that they have not been paid by the contractors.

1871.  
Intersections or  
connections with  
other  
roads.

SEC. 26. Every railroad company, may, if necessary in the construction of its railroad, cross or connect with any other railroad, and if it cannot agree with the managers of such other railroad as to the same, the Railroad Commissioners may determine the place and manner of such connection or crossing, after giving reasonable notice to the companies to attend and be heard; but no railroad shall cross any double track railroad at grade, except for the purpose of connecting therewith.

Contracts with  
connecting or  
intersecting  
roads.

SEC. 27. Any railroad company may make lawful contracts with any other railroad company, with whose railway its track may connect or intersect, in relation to its business or property, and may take a lease of the property or franchise of, or lease its property or franchises to, any such railway company; and may construct branches from the main line to any place in this State, subject to the provisions of this Part.

Branches.

1849.  
Crossing high-  
ways or water  
courses.

SEC. 28. When it shall be necessary for the construction of a railroad to intersect or cross any water course not navigable, or any public highway, the railroad company may construct said railroad across or upon the same if the Railroad Commissioners shall judge it necessary; but said company shall restore said water course or highway, thus intersected, to its former state; or in a sufficient manner not to impair its usefulness; and in case any highway is so located that said railroad cannot be judiciously constructed across or upon the same, without interfering therewith, said company may, with the consent of said Commissioners, cause such highway to be changed or altered, so that said railroad may be made on the best site for that purpose; but said company shall put such highway in as good situation and repair as it was previous to such alteration, under the direction of said Commissioners, whose determination thereon shall be final.\*

1869.  
Appeals from  
order authoriz-  
ing the crossing  
of non-naviga-  
ble streams.

SEC. 29. When any railroad company shall be authorized by the Railroad Commissioners to cross any stream of water, or water course, not navigable, or

\* Determination of Commissioners cannot be reviewed by the Superior Court. 27 Conn., 146.



pond of water, an appeal shall be allowed to any interested person aggrieved by such permission, to any judge of the Superior Court, within twenty days after the owners of the land adjoining said stream, at the point of said crossing, shall have had actual notice of the manner in which said Commissioners have permitted said steam to be crossed; which appeal shall be by a suitable petition, in writing, for a hearing in regard to the crossing, with a citation attached thereto, returnable within twelve days after its date, and served at least five days before the return day, upon such company. And said judge shall have, for the purpose of disposing of said appeal, all the powers of the Superior Court, and may proceed, by himself or by committee, to a hearing in regard to the propriety of said manner of crossing; and may render a decree either establishing more and sufficient water way at the place of crossing, or providing such method of crossing that the usefulness and safety of said stream may be preserved, and that the safety of the public may not be endangered; or may confirm said mode of crossing; and if said alteration is so decreed, may award costs against said company; and if said mode of crossing is confirmed, may award costs against the appellants, and may issue execution in favor of either party for costs, to be taxed as in civil actions in court. Said appeal shall be a *supersedeas*, so far as said crossing is concerned, until judgment shall be rendered thereon by said judge.

Award of costs.

Appeal to be a  
Supersedeas.

SEC. 30. Every railroad company, which may locate and construct a railroad across any turnpike, highway, or public street, shall construct it so as to cross over or under the same; and may, under the direction of the Railroad Commissioners, raise or lower the same, at said crossing, or change the location thereof; and shall make and maintain such bridges, abutments, tunnels, arches, excavations, embankments and approaches, as the convenience and safety of the public travel upon said turnpike, highway, or street, may require; but the Railroad Commissioners may, upon due notice to said company, and to the selectmen of the town, or mayor of the city, in which said crossing is situated, direct such company to construct its railroad at such crossing, upon a level with the turnpike, highway, or street.\*

1849.

May change location or alter level of roads, intersected under direction of Commissioners.

SEC. 31. Every railroad company shall keep and maintain at each crossing at grade of any highway, at which there is no gate, warning boards of such a description as the Railroad Commissioners may approve.

1865.

Warning boards at grade crossings.

\*To what extent the company is bound to maintain approaches, &c. 39 Conn., 128.

1871.  
Right of way for  
highways for  
railroads, how  
obtained.

SEC. 32. When any highway or street shall be changed or altered by any railroad company with the consent of the Railroad Commissioners, and it shall be necessary to take any land for a highway to which such company has not obtained a title, and over which neither said company nor the town in which such change shall be made has any right of way, and said company is unable to agree with the owner thereof in regard to the amount of damages to be paid therefor, the same proceedings shall be had for the purpose of procuring the required right of way as are provided by the twentieth section of this Article, in regard to taking land for railroad purposes.

1869.  
Covered bridges  
height of.

SEC. 33. All covered bridges constructed on the line of any railroad shall be not less than eighteen feet in height from the top surface of the rail laid in the track on the bridge to the under side of the cross-beams overhead.\*

1866.  
Footways upon  
railroad bridges

SEC. 34. When in the opinion of the selectmen of any town, or of the Common Council of any city, a footway upon the line of any railroad bridge or causeway within the limits of such town or city would be of public convenience, and the railroad company owning such bridge or causeway shall not consent thereto, such selectmen or Common Council may call out the Railroad Commissioners, who, after due notice to such company, shall inquire into the facts, at the expense of such town or city. And if said Commissioners shall find that a footway along such bridge or causeway would be of public convenience or accommodation, they shall authorize such town or city to construct and maintain the same at their own expense, and to attach the same for support to such bridge or causeway; provided, such footway be constructed entirely outside of the bridge or causeway to which it is attached, and so constructed, used, and maintained as not to interfere with the necessary and proper use of such bridge or causeway by such company.

1867.  
Railroads to be  
fenced within  
twelve months.

SEC. 35. All railroad companies shall cause their road to be fenced within twelve months after they enter upon and take possession of the lands through which they pass.

1849.  
Land owners,  
when to fence  
line.

SEC. 36. Every owner of land adjoining any railroad, who, prior to the twenty-second day of June, 1850, received compensation for fencing along the line of land taken for the purposes of said railroad, shall build and maintain a lawful fence on said line, or as near thereto

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\*For the height required for bridges in highways over railroads see Title XVI, Chapter VII, Part 1.



as he conveniently can; and if said owner, his heirs or assigns, shall not build said fence within sixty days after he shall have been notified so to do by said company, it may build the same, and recover the expense thereof from the person so neglecting to build or maintain said fence. Penalty for neglect.

SEC. 37. Every railroad company, incorporated after the first Wednesday of May, 1850, shall erect and maintain sufficient fences on both sides of its railroad throughout its whole extent, except where in the opinion of the Railroad Commissioners the erection and maintenance of the same shall be inexpedient or unnecessary. 1850. Companies to fence, when.

SEC. 38. When any owner of land on the line of any railroad, in process of construction, or constructed, shall complain in writing to the Railroad Commissioners that the railroad company constructing or operating said road neglects or refuses to erect a suitable fence along said line, to his damage or inconvenience, they shall visit and examine the locality where said grievance is so alleged to exist; and if, in their opinion, there is just cause for said complaint, said Commissioners shall order said company to erect a suitable fence at said place, in such manner and within such time as they shall prescribe; and said order shall be served in writing on said company. 1865. How compelled to fence, on complaint of land owner.

SEC. 39. Any railroad company which shall neglect or refuse to erect said fence in compliance with said order, shall forfeit fifty dollars for each day's neglect or refusal so to do; half to him who shall sue therefor, and half to the State. Penalty for neglect to fence.

SEC. 40. When it is the duty of any owner of land to erect or maintain a fence, in any place along the line of any railroad in this State, and he shall neglect to erect or maintain a suitable fence in such place, if, in the opinion of the Railroad Commissioners, such fence is needed thereat, they shall give him notice in writing, that unless such fence shall be erected within a time specified in such notice, the railroad company, whose line is adjoining said land, will be required to erect such fence at his expense; and, if he shall not erect such fence within the time so limited in such notice, shall then notify said company of their action, and of the neglect of said owner, and give an order in writing to said company to erect such fence within such time as said order shall prescribe; and if said company, after being duly served with a copy of said order, shall neglect or refuse to comply therewith, it shall incur the forfeiture prescribed in the preceding section, to be recovered in the same manner. Land owner, how compelled to fence.

SEC. 41. When any railroad company shall have incurred any expense in the erection of any fence, in compliance with the provisions of the preceding section, such Lien of company on land of owner neglecting to fence, for expenses.



expense, having first been ascertained and approved by the Railroad Commissioners, shall constitute a lien in favor of said company upon the land against which said fence is erected or repaired and adjoining and connected therewith, owned by the person whose duty it was to erect said fence; and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens; but shall not continue in force, unless said company shall within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificate shall be recorded in the land records of said town.

Certificate of lien to be filed with town clerk, and recorded.

1869.  
Companies to fence next to highway.

SEC. 42. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of any part of its road, which is within the limits of any public highway or turnpike road, or adjoining thereto, when necessary for the safety of persons or property passing over such highway or turnpike; and the Commissioners shall examine and inquire into the necessity for the construction or repair of any fence or fences, on any part of said road, as aforesaid, when thereunto requested in writing by the selectmen of any town, or by the mayor of any city.

1871.  
Companies to fence between railroad and highway, if uninclosed.

SEC. 43. Every railroad company shall construct and maintain good and sufficient railings or fences on one or both sides of its road, when the land between its line of right of way and any public highway or turnpike road is uninclosed and unfenced, when such railings or fences are necessary to prevent animals from passing from such public highway or turnpike road on to such railroad track; and if any person shall suffer any damage in his person or property by reason of the neglect of any railroad company in the premises, such company shall pay him just damages.

Reimbursement by owner of land.

SEC. 44. If it is the duty of any person to construct or maintain any such fence, the railroad company constructing or maintaining it may proceed and collect the expense thereof from such person in the manner provided in the fortieth and forty-first sections of this Article.

1850. 1874.  
Cattle guards.

SEC. 45. Every railroad company shall construct suitable cattle-guards and fences therefrom at all crossings of pass-ways or highways, to prevent cattle from passing upon its railroad, except when the Railroad Commissioners deem it unnecessary.\*

\*See 37 Conn., 479.

SEC. 46. When any railroad company shall neglect to construct any highway, or bridge, which is its duty to construct, or to keep in repair any bridge, embankment, filling or abutment, which it is its duty to maintain, the State's attorney in any county, wherein such neglect exists, or in which the whole, or any part of said highway or bridge is situated, shall make complaint thereof to the Superior Court for such county, which shall proceed in the same manner against said railroad company, as is required against towns, neglecting to construct any road laid out by the Superior Court, or to keep in repair any public road within their limits, which it is their duty to construct, or keep in repair.

1857.  
State's Attorney to complain if company neglect to repair highway.

## IN ADDITION.

SECTION 1. It shall be the duty of every railroad company operating a railroad in the state to cause a lawful fence to be erected and kept up on both sides of their railroad at such place or places as the Railroad Commissioners shall adjudge that a fence is necessary. And it shall be the duty of the Railroad Commissioners to carefully examine the several railroads in this state and to cause fences to be erected and kept up by the several railroad companies on both sides of their respective roads in such place or places as they shall adjudge fences to be necessary.

1875.  
Railroad companies to fence line of their road.

SEC. 2. In all cases wherein any railroad is not fenced as aforesaid, and where a fence shall be adjudged necessary by the Railroad Commissioners, and in all cases hereafter where fences shall not be kept up as aforesaid where said Railroad Commissioners shall adjudge the same to be necessary, it shall be the duty of the Railroad Commissioners to issue a written order to the secretary of any railroad company who shall so neglect to erect and keep up said fences, directing said railroad company to erect such fences within such time as such Commissioners shall specify, which time shall not be less than sixty nor more than ninety days from the date and service of said order, which order shall be served upon said secretary by leaving an attested copy thereof with said secretary, or at his usual place of abode, by an indifferent person, within six days from the making said order. Said order shall specify the place or places where said fence is, or where said fence is to be erected.

1875.  
Duty of R. R. Commissioners where the road is not fenced.

SEC. 3. If any railroad company shall fail to comply with any such orders so issued to their secretary by said Railroad Commissioners as aforesaid, said railroad company shall forfeit and pay to the treasurer of the state of Connecticut, the sum of one hundred dollars per month for each and every month they shall neglect to

1875.  
Penalty.



comply with such order, recoverable in the name of said treasurer, in an action of debt founded on this statute. And it shall be the duty of said Railroad Commissioners to notify said treasurer of all such forfeitures, and it shall be the duty of said treasurer to collect said forfeitures without unnecessary delay.

1875.  
Where it is the  
duty of adjoining  
land to make  
the fence.

SEC. 4. Whenever by reason of previous contract or having received compensation therefor, or for any other cause, it shall be the duty of the owner of any land adjoining any railroad, to erect or maintain any fence between said land and the railroad, and such owner shall have unduly neglected to erect or maintain a sufficient fence, and the same shall have been erected by the railroad company in conformity to the order of the Railroad Commissioners, said railroad company may collect the costs of erecting and maintaining such fence or fences from the owners of the land where such fences shall be so erected, to be recovered in an action of debt on this statute. And the costs of erecting and maintaining said fence, so incurred by such railroad company, shall be a lien in favor of such railroad company, on the land adjoining said fences so erected, and said lien shall take precedence of every other lien or incumbrance upon said land, and may be foreclosed in the same manner as mortgage liens, but such lien shall not continue in force unless said company shall, within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing the premises on which said lien shall be claimed, and specifying the amount claimed as a lien thereon, and the date and commencement of said lien, which certificates shall be recorded by said town clerk, in the land records of said town.

When fence is  
to be main-  
tained by the  
company and  
adjoining pro-  
prietor.

SEC. 5. And whenever by contract, neither the owner of such land, nor the railroad company can oblige the other to erect or maintain such fence, or such owner has agreed not to require the railroad company to erect or maintain such fence, and the same shall have been so erected or maintained by any company, by order of said Railroad Commissioners as aforesaid, said railroad company may collect one half the costs of erecting or maintaining the same from such owner, and the same shall be a lien on the land of such owner, as provided in the preceding section.

Repeal.

SEC. 6. All acts and parts of acts inconsistent herewith are hereby repealed, and this act shall not affect any suit or proceeding now pending, but such suit may be proceeded with, as if such acts had not been repealed.



## 4. DEPOTS.

SEC. 47. When the business center of any village containing two hundred inhabitants is more than one and a half miles from the nearest station on a railroad, and not more than one-third of a mile from said road, the Railroad Commissioners, upon the petition of twenty of said inhabitants, after due inquiry may make such orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight, as they shall deem just and reasonable ; and no railroad company, whose trains may be thus required to stop shall charge more than five cents for each mile and fraction of a mile, for transporting passengers between such stopping place and the next station.

1866.  
When railroad  
trains shall stop  
near villages.

SEC. 48. When twenty electors shall present their petition to a judge of the Superior Court, alleging that the managers of any unfinished railroad ought to establish a station at or near a place named, and that they have reason to fear that said managers do not intend so to do, he shall, after due notice to said managers, appoint a practical engineer skilled in the construction of railroads, who, after being duly sworn, shall, with the Railroad Commissioners, hear said petition, after due notice to all parties in interest ; and if on such hearing said Commissioners concur with said engineer in finding such petition true, they shall in writing designate the place within the limits embraced in said petition, where said company would establish and maintain a suitable station ; and said company shall establish and maintain said station at such place ; if the Commissioners shall concur with said engineer in finding said petition untrue, they shall dismiss the same ; and if said engineer shall not concur with said Commissioners, he and they shall each make a written report of the facts found by them, respectively, and of their respective opinions thereon, to said judge, who shall, thereupon, make such order as, upon an examination of said reports, he may deem reasonable ; and any order so made by him, against said company, shall be binding upon it.

1865.  
Stations, how  
established.

Petition to be  
dismissed if  
found untrue ;  
engineer and  
Commissioners  
to make separate  
reports, if  
they disagree.

SEC. 49. Said judge may at any time require said petitioners, on penalty of dismissal of their petition, to give such security as he shall order for the payment of such fees and expenses of said engineer, as shall be taxed by him after due hearing of the parties thereon, which shall be paid by the petitioners ; but, if said judge shall so order, the whole or a part thereof shall be refunded by said company to the petitioners.

Security for  
compensation  
of engineer.

1866.  
Stations not to  
be discontinued  
without approval  
of Commissioners.

SEC. 50. No railroad company shall abandon any station on its road, in this State, after the same has been established for twelve months, except by the approval of the Railroad Commissioners, given after a public hearing held at such station, notice of which shall be posted conspicuously in said station for one month previous to the hearing.

Abandoned  
stations, how  
re-established.

SEC. 51. Any station on any railroad in this State, which was abandoned between the first day of January, and the fourth day of July, 1866, shall, upon the petition to the Railroad Commissioners of thirty freeholders residing in the town where said station was located, be restored, upon the approval of said Commissioners given after a public hearing held at the station nearest to said abandoned station, and after notice of said hearing shall have been conspicuously posted at the place of hearing for one month previous to the hearing.\*

1874.  
Appeals from  
Railroad Com-  
missioners.

SEC. 52. Any person aggrieved by any order of the Railroad Commissioners made after the fourteenth day of August, 1874, upon any proceeding relative to the location, abandonment or changing of depots or stations, to which he was or ought to have been made a party, may appeal from the same to the Superior Court of the county in which the cause of appeal shall arise, within twenty days after the publication of such order, by a petition in writing, with a proper citation, signed by competent authority, to all parties to said proceedings having an interest adverse to him, to be served upon them at least five days before the return day; and said court may hear said appeal and re-examine the question of the propriety and expediency of the order appealed from, either by itself or a committee, and shall proceed thereon in the same manner as upon petitions in equity; and in case said order is not affirmed, may make any other order in the premises that it may deem proper; and may award costs at its discretion. Such appeal shall be a *supersedeas* of the order appealed from, until the final action of said court thereon, and said final order may be enforced by said court by attachment, *mandamus* or otherwise, as it shall deem proper.

1868.  
Application to  
Superior Court  
to compel com-  
panies to stop  
passenger trains  
at depot.

SEC. 53. When any railroad company in this State shall refuse to stop any of its passenger trains at any station, any ten freeholders of the town in which such station is situated may make their application in writing to the Superior Court, and if said court is not in session, to any judge thereof, praying that said company may be ordered to stop the train or trains mentioned in said application at said station; to which application a citation

\* As to what constitutes a station, see 37 Conn., 153.



shall be annexed, and the same shall be served upon such company at least six days before the return day named therein.

SEC. 54. Said court, or judge as the case may be, shall appoint a committee of three disinterested persons, who, being first duly sworn, shall hear and decide upon said application at such time and place, and with such notice to those interested as said court or judge shall order; and if said committee shall be of opinion that said application ought to be granted, they may order said company to stop its train or trains in the manner prescribed in said order, and make such other order as they shall deem just and reasonable, and shall make return of their doings to the next term of said court. Hearing before committee.

SEC. 55. Upon such return, either party may object to the acceptance of the same for irregularity or improper conduct, and the court for such cause may set it aside and order a rehearing; but if the court accept the same, it shall be conclusive and said company shall obey said order. Report of committee.

SEC. 56. Said order may be enforced by *mandamus*, and the costs of said proceedings may be taxed by said committee against either or both of said parties. Order, how enforced. Costs.

##### 5. OBLIGATIONS OF AND TO COMPANIES.

SEC. 57. Every railroad company shall run its trains each way for passengers at such times and in such manner as to afford reasonable facilities for receiving passengers from, and delivering them to, the other railroads in this State, connected therewith; and when the business connections of the railroad of any company with the railroad of any other company are not convenient and reasonable for the accommodation of passengers over said road, said company shall make such connections as the public travel and business may require. 1859. 1864. Companies to afford each other mutual facilities.

SEC. 58. Any person, who shall be aggrieved by the neglect of any railroad company to make such connections, may prefer a petition against such company to any judge of the Superior Court, who is not a resident of the county in which the grievance complained of exists, averring such neglect, which petition shall be served upon the respondents at least twelve days before it is made returnable; and said judge shall, by himself or by a committee, enquire into the allegations of the petition, after such notice of the hearing as he shall order, and, if the allegations in the petition are found to be true, shall order such company to make such connections, on penalty of forfeiting to the petitioner not less than fifty dollars for each day that it shall fail to comply with said 1864. How compelled to make proper connections. Hearing before a committee. Order.



Costs.

order ; and in such cases the judge may tax costs at his discretion, and issue execution therefor.

1859.  
Trunk roads to  
afford equal fa-  
cilities to inter-  
secting roads.

SEC. 59. When the railroad of any company, being a trunk road, shall, at or near the same place, connect with or be intersected by two or more other railroads, which are competing lines for the business to or from such trunk railroad, equal facilities, including price and rates, shall be afforded by the company operating said trunk road to each of said competing roads, in the interchange of cars and transportation of freight, as well as in ticketing passengers and checking baggage.

How to compel  
such facilities  
to be furnished.

SEC. 60. If any such competing railroad company shall at any time, deem itself aggrieved in reference to such facilities, its managers may complain to the Railroad Commissioners, who, after due notice and hearing, shall prescribe such regulations as will, in their judgment, secure reasonable facilities for the accommodation of the business of each of said connecting railroads, and fix the terms on which such facilities shall be afforded by or to each of said railroad companies ; and the Superior Court may compel the performance thereof, by attachment, *mandamus*, or otherwise, and the expenses of the proceedings shall be paid by said parties, as shall be determined on by said court.

1856. 1859.  
Order by Rail-  
road Commis-  
sioners as to  
connections to  
be made.

SEC. 61. When it shall appear to the Railroad Commissioners, by the written complaint of the president, or a majority of the directors, of any railroad company in this State, or of a majority of the selectmen of any town through which any railroad passes, that the business connections of any other railroad connected with such railroad are not convenient and reasonable for the accommodation of the inhabitants on the line of such road, said Commissioners shall forthwith cause a notice to be given to all parties interested, specifying the time and place of hearing such complaint, and on such hearing, if good and sufficient cause exist, shall make such regulations in relation thereto as they shall deem proper ; and any railroad company neglecting to comply with such regulations shall forfeit to the State twenty-five dollars for each day of such neglect.

- 1874.  
All connecting  
roads to have  
equal facilities.

SEC. 62. Every person or corporation owning or operating any railroad, located wholly or in part within this State, which connects with any other railroad in this State, shall receive, and with reasonable dispatch draw over the same, the passengers, merchandise, and cars of the person or corporation owning or operating such connecting railroad, and shall not in any manner discriminate as to time and price for such hauling against said connecting railroad, in favor of other shippers at said point of connection ; and if any such person or corporation

shall fail so to do, complaint may be made thereof by such connecting railroad to the Railroad Commissioners, who, after reasonable notice to such person or corporation complained of, shall, if, upon a hearing, they find the complaint true, order such person or corporation to receive and forward, as herein provided for, such passengers, merchandise, and cars as may be delivered to him or it by said connecting railroad.

SEC. 63. Any person or corporation owning or operating any railroad, as aforesaid, refusing to conform to any order made, as aforesaid, shall be fined twenty-five dollars for each offence. Penalty.

SEC. 64. Every railroad company shall provide its passenger, baggage, mail, and express cars with suitable platforms to secure the safety of persons passing from car to car, or connecting aprons or bridges, to the approbation of said Commissioners, except that freight or baggage cars need not be thus connected with the platform of a passenger car attached to a freight train; shall not allow any hand-car or other car not moved by steam, belonging to it, and used upon its railroad, when removed from the railroad track (except when placed in a building prepared for it), to remain within fifty feet of any road or highway crossing said track; shall, from the first day of May until the first day of November, annually, carry through each passenger car, once an hour, a suitable quantity of good drinking water for the free use of the passengers, with suitable appurtenances for carrying it, and a clean glass tumbler for using it; shall give each passenger, who shall be separated from his baggage by said company, a receipt or check for it at the time of receiving it; and shall conspicuously post on each passenger depot building the name of the station, and on each passenger car which leaves the *termini* of their own or any other road, a legible card, or cards, not less than three feet in length, with large letters, distinguishing way from express trains, and designating the direction in which the trains are next to move, unless such cards shall be dispensed with by said Commissioners. 1866. 1867. 1872.  
Connecting  
aprons.  
  
1866.  
Hand-cars.  
  
1864.  
Water.  
  
1848.  
Checks.  
  
1872.  
Name of sta-  
tion.  
  
1866.  
Designation of  
way and ex-  
press trains.

SEC. 65. No person shall fraudulently evade or attempt to evade the payment of any fare lawfully established by a railroad company, and whoever does not upon demand first pay such fare, shall not be entitled to be transported over any railroad; but conductors or employees of railroad companies shall not put a passenger off from trains between stations. 1867.  
Penalty for  
fraudulently  
evading pay-  
ment of fare.

SEC. 66. No railroad company, which has had a system of commutation fares in force for more than four years, shall abolish or alter it, except for the regulation of the price charged for such commutation; and such 1865.  
Change in com-  
mutation fares.



price shall, in no case, be raised to an extent that shall alter the ratio, as it existed on the first day of July, 1865, between such commutation and the rates then charged for way fare, on the railroad of such company.

1873.  
Transportation  
of milk.

SEC. 67. Every railroad company shall transport milk for every person by the same trains and upon the same conditions as the milk of any other person is transported by it.

1856.  
Certain employ-  
ees to wear  
badges.

SEC. 68. All the conductors, brakemen, and baggage-men, employed upon the passenger trains of any railroad company, shall wear, when on duty, in a conspicuous place, a badge denoting their respective duties, and the name of such company.

1849.  
1865. 1867.  
Being on car  
platform or  
grounds, or dri-  
ving on track.

SEC. 69. No person shall, without the permission of the managers of the railroad, be upon, or attach himself to any engine or car upon the track of any railroad, or occupy any part of the platform, or grounds of any railroad station, nor ride, drive or lead any beast on said track except for the purpose of crossing it.

Agents of com-  
panies to make  
complaint.

SEC. 70. Any station agent of any railroad company, who shall know or have immediate information that any person has violated any provision of the preceding section, shall forthwith inform a grand juror of the town in which said offence shall have been committed.

Punishment.

SEC. 71. Every person who shall violate any provision of the two preceding sections shall be fined not exceeding fifty dollars, or imprisoned not exceeding thirty days, or both.

1851.  
Engines to have  
bell and whistle.

SEC. 72. Every engine used upon any railroad shall be supplied with a bell of at least thirty-five pounds weight, and a suitable steam whistle, which bell and whistle shall be so attached to such engine as to be conveniently accessible to the engineer, and in good order for use.

Engineers to  
sound bell or  
whistle when  
crossing high-  
way, &c.

SEC. 73. Every person controlling the motions of any engine, upon any railroad, shall commence sounding the bell or steam whistle attached to such engine, when such engine shall be approaching, and within eighty rods of the place where said railroad crosses any highway at grade, and keep such bell or whistle occasionally sounding until such engine has crossed such highway; and the railroad company, in whose employment he may be, shall pay all damages which may accrue to any person in consequence of any omission to comply with the provisions of this section; and no railroad company shall, knowingly, employ any engineer who has been twice convicted of violating the provisions of this section.

Liability of cor-  
poration.

Engineers to  
have copies of  
this law and be  
sworn to obey  
it.

SEC. 74. No railroad company shall permit any person to drive any engine upon any railroad operated by such company unless, he shall have first received a



printed copy of this and the two preceding sections, and shall have made oath that he will faithfully comply with the provisions thereof.

SEC. 75. All railroad trains shall be brought to a full stop, at a distance not less than two hundred feet, nor more than eight hundred feet, from the draw in every draw-bridge, upon the line of the railroad over which they are to be run, and from every point where such railroad is crossed by another railroad, and in plain sight of the same, before being run upon or over such draw or crossing; but the Railroad Commissioners may in writing authorize the passing of any draw or any railroad crossing, without stopping as aforesaid, when, in their opinion, it can be done consistently with public safety.

1853. 1869.  
Trains to stop before passing draw-bridges or railroad crossing.

Commissioners may authorize passing without stopping.

SEC. 76. Every person running such a train, who shall violate the provisions of the preceding section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding three months; and the president and directors of any railroad company, who shall knowingly permit any violation of the same, shall be fined five hundred dollars.

Penalty for violation.

SEC. 77. All trains, which are obliged to come to a full stop before crossing any draw-bridge, shall, when the Railroad Commissioners shall so order, stop at the regular station, nearest to such draw-bridge, for a sufficient length of time to accommodate passengers who may desire to enter or leave said trains, if said station is in full view of said draw-bridge, and not more than one hundred and twenty rods therefrom.

1865.  
Passenger trains to stop at nearest regular station to a draw-bridge.

SEC. 78. No railroad company shall permit any passenger train to be run over any switch, at any railroad junction at different roads, or at any station where such train does not regularly stop, or is not then to be stopped, unless there be, at the time when such train shall arrive near such switch, a switchman standing at such junction switch, or the station switch so first approached, with a white flag by day, or a light at night, to indicate that such switches are in a proper position for the passage of such train; or unless, in the absence of such switchmen, said train shall be first brought to a full stop, at the distance of not less than two hundred feet, nor more than seven hundred feet therefrom; and every person who shall run a train over any such switch contrary to the provisions of this section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding sixty days, or both; and the president and directors of any railroad company, who shall permit such train to be run over any such switch, contrary to the provisions of this section, shall be fined five hundred

1853. 1856.  
Switches at railroad junctions.

Penalty for violation by engine-man.

Penalty for violation by president and directors.

dollars ; but the Railroad Commissioners may dispense with such switchmen, at any places.

1873.  
When trains  
may pass  
switch, &c.,  
without stop-  
ping.

SEC. 79. The Commissioners may permit passenger trains to be run past any switch, station, or highway crossing without stopping, at such rate of speed as they may prescribe, upon the provision by said company of such safeguards for the protection of its passengers and the public as said Commissioners may require ; and for neglecting to make such provision, such company shall pay a fine of five hundred dollars.

1853. 1854.  
Number of  
brakemen on  
train.

SEC. 80. Upon every train run, or intended to be run, upon any railroad in this State, at a greater average speed than thirty miles an hour, between stations, and consisting of more than two passenger cars, one brakeman shall be kept at the brake of each car ; but when the double-action brake is used on any such train, but one brakeman need be kept upon and for every two cars connected with such train ; and the Railroad Commissioners may grant permission to any railroad company to reduce the number of brakemen required upon passenger trains, when such company may have adopted a system of brakes to be operated by the engineer, which in the opinion of said Commissioners may render such number of brakemen unnecessary ; but said Commissioners may revoke such permission when they consider the public safety requires ; and on said revocation such company shall place upon its trains the number of brakemen required by law.

1853.  
Companies to  
give notice to  
Commissioners  
of accidents.

SEC. 81. Every railroad company shall within twenty-four hours after the occurrence of any accident, attended with serious personal injury, give notice of the same to the Railroad Commissioners, in writing, who upon receiving such notice, or upon public rumor of such accident, may repair, or dispatch one of their number to the scene of said accident, and inquire into the facts and circumstances thereof ; and the Commissioners shall, without charge, furnish any person injured, or the friends of any person killed, any information they may have acquired in relation to any disaster, and the names of the persons from whom the same was obtained, or by whom the same may be proved.

#### 6. BONDS AND MORTGAGES.

1842.  
Corporation  
may borrow  
money, and  
issue bonds.

SEC. 82. Every railroad company may borrow money, and may secure the repayment of the same by its bonds, signed by its president, and countersigned by its treasurer ; but before being issued, said bonds shall be registered in the office of the Controller, and a certificate thereof shall appear on the face of each bond ; and the Controller shall cancel any bonds, so registered, which



may be brought to him for that purpose, and enter said act of cancelling in his register; but no railroad company shall issue any bond of a less denomination than one hundred dollars, nor have bonds outstanding, at any one time, to a greater amount than one-third of the sum which its president and chief engineer shall certify, under oath, to the Controller, has been actually expended upon its road; and any false swearing in this matter, shall be perjury; and the Controller shall not permit the bonds of any railroad company, registered in his office, and uncanceled, to exceed the amount limited in this section.\* Such company may dispose of its bonds, as shall be authorized by its stockholders.

1860. 1867.  
May sell bonds.

SEC. 83. The company may secure said bonds by a mortgage of its property, or any part thereof, by deed duly executed by its president, under the corporate seal, to the Treasurer of the State, and his successors in office, in trust for the holders of said bonds, and recorded in the office of the Secretary of this State.

1849.  
Railroad may  
be mortgaged  
to secure bonds.

SEC. 84. When any railroad company shall have mortgaged its property, or any part thereof, to any person, in trust, for the security of its creditors, or for the security of any class of them, and shall have made default in the payment of principal or interest, due to such creditors, any such creditor may prefer his petition to the Superior Court, in any county in which such railroad, or any part thereof, is located, setting forth such fact, and praying that such trustee may be placed in the possession of such property, for the benefit of such creditors; and such petition shall be heard and determined at the first term of the court to which it is returnable, unless continued for reasonable cause; and if the allegations therein are found true, such court shall decree that the said company and its president and directors, under a suitable penalty, shall surrender such mortgaged property to the trustee, for the benefit of such creditors.

1858.  
Surrender of  
road to mort-  
gage trustees.

SEC. 85. When any such trustee shall have taken possession of any property in pursuance of the provisions of the preceding section, or in pursuance of any authority contained in the mortgage or deed of trust, he shall take charge of, and operate, such railroad, or railroad property for the benefit of the creditors for whom such trust was created, and shall not be personally liable for any cause or injury arising from the operation of such road, or while he may operate it, except for his willful mismanagement, or for any contracts made by him as such trustee; but all such property shall be liable for the

Limitation of  
liability of  
trustee in pos-  
session.

\* Various points as to liability of railroad companies upon their bonds. 26 Conn., 121.



Trust estate  
liable for acts  
of trustee.

Trustee to  
make and re-  
turn inventory.

Trustee to ren-  
der quarterly  
accounts to  
Secretary.

May foreclose  
for the bond-  
holders.

Superior Court  
may remove  
trustee for  
cause, and ap-  
point another.

Right of prior  
incumbrancers,  
not to be af-  
fected.

1874. 3  
Trustees to  
have the same  
powers, &c., as  
the corporation.

acts and proceedings of such trustee, in the execution of his trust, to the extent of the interest of the creditors, for whose benefit he may act; and any proceeding, for the purpose of making such property liable, shall be brought against such trustee, describing him as such.

SEC. 86. The trustee, upon taking possession of such property, shall make an inventory of all which may come into his possession, under oath, and lodge it for record in the office of the Secretary of this State; and if any other property shall, from time to time, be discovered by him, he shall make and lodge a like inventory, under oath, as aforesaid.

SEC. 87. The trustee shall, from time to time, while operating such road, file his account, quarterly, in the office of the Secretary of this State, of all moneys received or disbursed by him, in the course of his agency; and may proceed at his discretion, in the Superior Court, in any county in which such railroad, or any part thereof, is located, to foreclose said railroad company, and all subsequent incumbrancers, for the use of the bondholders, or other creditors for whom he acts; and such court may limit the time for the redemption of the mortgaged property, as in ordinary proceedings for the foreclosure of real property.

SEC. 88. If such trustee shall neglect or unnecessarily delay to perform his duties, any creditor, represented by such trustee, may apply to any Superior Court aforesaid, for the removal of such trustee, which application shall be heard at the first term of said court; and upon such facts being found true, such court may remove the trustee from his office, and appoint another in his stead, and may, upon the application of any such creditor, remove a trustee, and fill the vacancy.

SEC. 89. Nothing in the five preceding sections shall affect any mortgage, trust, or lien upon the property foreclosed, which was created prior to the mortgage, trust, or lien, under which said trustee may act; but the trustee for all such prior incumbrancers may proceed, by foreclosure or otherwise, notwithstanding any act or proceeding by subsequent incumbrancers, or their trustees.

SEC. 90. When any such railroad is in the possession of an assignee, or trustee, he shall have the same rights, powers, and privileges as are conferred upon railroad companies; and all expenses and damages incurred by such persons so in possession, in good faith, to improve the lines of the railroads so in their charge, shall be reimbursed to them from the earnings of such railroad while they have the possession thereof.

SEC. 91. The expenses of operating such railroad, or other property, including repairs and all other reasonable

expenses of the trustee, and any damages incurred for any injury sustained during the time of his execution of said trust, and all claims secured by any prior mortgages or incumbrances, which shall have become payable before or during said time, and also a reasonable compensation to be allowed to the trustee, by the Superior Court, shall be deducted from the earnings of the road, before any part of such earnings shall be paid to the creditors.

1858.  
Expenses of road, damages, compensation of trustee, &c., to be deducted from earnings.

*In Addition.*

SEC. 1. The mortgagees or trustees of any railroad lying in whole or in part in this State, who have, or shall hereafter come into the possession of the same, by virtue of any mortgage thereof, shall within the first ten days of October, annually, so long as they remain in possession of said railroad, deliver to the Controller a sworn statement of the value of said road, its equipment, and other property, located in this State, and in their hands as such mortgagees or trustees. And the Board of Equalization shall have all the powers, in respect to such returns and values, which are conferred upon them in other cases by section eleven, chapter five, title twelve, of the General Statutes.

1875.  
Trustees in possession of mortgaged railroad to make annual returns.

Gen. Statutes, p. 169.

SEC. 2. Any person, whose duty it shall be to deliver the statement required by the preceding section, who shall fail so to do within the time prescribed, shall forfeit five hundred dollars to the State.

Penalty.

SEC. 3. Said mortgagees or trustees shall on or before the twentieth day of October, in each year, or as soon thereafter as the earnings of said road, or other moneys in their hands, will allow, pay to the State a sum equal to one per cent. on the value of said road, equipment, and other property, less the amount of taxes paid by them on any real estate in their hands, not used for railroad purposes.

Tax on such roads.

SEC. 4. In all cases in which the road and estate of any railroad company shall have been, or shall hereafter be, foreclosed under any mortgage executed by it for the security of its creditors, and any other railroad corporation shall have, or shall hereafter become, by purchase or otherwise, the owner of said road and estate so foreclosed, said corporation shall make the returns and payments required by sections five and six, chapter five, title twelve, of the General Statutes; and any funded or floating indebtedness, to which said railroad and estate is liable, shall be considered for the purposes of this act, as the indebtedness of said corporation, whether the same may have been contracted by it, or by some predecessor in its title.

When a mortgaged road becomes the property of another corporation.

Gen. Statutes, p. 168.



Lien on road for taxes.

SEC. 5. Any sums which shall become due to the State, for taxes under this act, shall rest as a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other liens, and incumbrances whatsoever.

#### 7. REPORTS OF COMPANIES.

1872.  
Forms for re-  
turns.

SEC. 92. The Railroad Commissioners shall annually furnish to the company or trustees, operating each railroad, duplicate blank forms for returns, as follows:

#### ANNUAL STATISTICS.

1. Capital stock authorized by charter.
2. Capital stock authorized by votes of the company.
3. Capital stock actually paid in.
4. Capital stock issued for earnings which had not been divided among the stockholders.
5. Capital stock issued upon which no payment has been made either in cash or its equivalent.
6. Total number of shares of stock issued.
7. Par value per share of capital stock.
8. Total par value of stock issued.
9. Total market value on the 30th September of stock issued.
10. Amount of capital stock issued per mile of railroad owned by the company.
11. Proportion of stock issued for Connecticut.
12. Amount of stock held in Connecticut.
13. Number of stockholders residing in Connecticut.

#### DEBTS.

1. Total amount of funded debt.
 

First mortgage bonds due.	}
Rate of interest, <i>per cent.</i>	
Second mortgage bonds due.	}
Rate of interest, <i>per cent.</i>	
2. Amount of floating debt.
3. Total amount of funded and floating debt.
4. Proportion of same per mile of road.
6. Proportion of same for Connecticut.

#### COST.

1. Total cost of entire road to date.  
(This item to include grading and masonry, bridging, superstructure, land damages and fences, stations, engine and car houses, and cost of engineering.)
2. Proportion of same per mile of road.



3. Proportion of same for Connecticut.
4. Total cost of entire equipment.  
(This item to include locomotives, cars, machinery,  
and tools, and machine shops, not included  
above.)
5. Proportion of same per mile of road.
6. Proportion of same for Connecticut.

## CHARACTERISTICS.

1. Total length of main line of road.
2. Length of the same in Connecticut.
3. Length of same in other States, (giving names of  
States and length in each.)
4. Name and length of branches.
5. Total length of branches.
6. Length of same in Connecticut.
7. Aggregate length of sidings.
8. Length of same in Connecticut.
9. Total length of track for the entire road (single  
track miles).
10. Length of same in Connecticut.
11. Total length of double track.
12. Length of same in Connecticut.
13. Miles of track laid with steel rails.
14. Aggregate length of wooden bridges.
15. Aggregate length of iron bridges.
16. Aggregate length of stone arch bridges.
17. Number of public highways crossed at grade in  
Connecticut.
18. Number of railroads crossed at grade in Connecticut.
19. Name of each.
20. Total number of stations on the entire road.
21. Number of same in Connecticut.

*Roads belonging to other Companies operated by this Com-  
pany under lease.*

22. Name, *termini*, and length of each.
23. Total length of all.
24. Total length of all in Connecticut.
25. Total number of stations on all roads operated by  
this company.
26. Total number of same in Connecticut.

## MOTIVE POWER AND CARS.

1. Number of engines, average weight with tender  
full (      ).
2. Number of passenger cars, average weight (      ).
3. Number merchandise cars, average weight (      ).
4. Number baggage cars, average weight (      ).

5. Number of gravel and other cars.
6. Number of men employed, exclusive of those engaged in construction.
7. Average rate of speed of express passenger trains when in motion.
8. Average rate of same, including stops.
9. Average rate of speed of accommodation trains.
10. Highest rate of speed allowed freight trains in motion.

## FARES AND FREIGHT.

1. Highest rate of passenger fare per mile for distances less than three miles.
2. Highest rate of same for distances more than three miles.
3. Highest rate per mile for through passengers.
4. General average rates.
5. Highest rate of freight per ton per mile for first, second, third, and fourth classes.
6. Lowest contract rate of same per ton per mile for first, second, third, and fourth classes.
7. Average rate of freight per ton per mile for first, second, third, and fourth classes.

## DOINGS DURING THE YEAR.

1. Miles run by passenger trains.
2. Miles run by freight trains.
3. Miles run by other trains.
4. Total miles run.
5. Number of passengers carried.
6. Number of passengers carried one mile.
7. Number of passengers carried one mile to and from other roads.
8. Tons of merchandise carried.
9. Tons of merchandise carried one mile.
10. Tons of merchandise carried to and from other roads.

EXPENDITURES CHARGED TO COST OF ROAD AND EQUIPMENT  
DURING THE YEAR.

1. Extension or alteration of road.
2. Land or land damages.
3. New buildings,
4. New rolling stock.
5. Any other expenditure.
5. Total.

## EXPENDITURES FOR OPERATING DURING THE YEAR.

*Cost of Maintenance of Way and Buildings.*

1. Repairs of road, exclusive of bridges, and new rails.

2. New iron rails (No. of tons and cost).
3. New steel rails, (No. of tons and cost,)
4. Repairs of bridges.
5. Repairs of buildings and fixtures.
6. Repairs of fences.
7. Removing ice and snow.
8. Total for maintenance of way.
9. Cost per mile of road kept in repair.
10. Proportion for Connecticut.

*Cost of Maintenance of Motive Power and Cars.*

1. Repairs of locomotives.
2. Repairs of machinery.
3. Repairs of passenger, baggage, and mail cars
4. Repairs of freight cars.
5. Cost of fuel : wood, \$            } Total.  
                                 coal,            }
6. Oil used by engines and cars.
7. Waste and other material used for cleaning.
8. Total for maintenance of motive power and cars.
9. Cost per mile of road operated.
10. Proportion for Connecticut.

MISCELLANEOUS.

1. Salaries, wages, and incidentals chargeable to passenger department.
  2. Salaries, wages, and incidentals chargeable to freight department.
  3. Wages of switchmen, signal men, gate keepers and watchmen.
  4. Gratuities.
  5. Damages for injuries to persons.
  6. Damages for cattle killed.
  7. Damages for loss of goods and baggage.
  8. Damages to property, including damages by fire.
  9. Taxes.
  10. Insurance.
  11. Telegraph expenses.
  12. Amount paid other companies as rent for use of road, specifying each company.
  13. Amount paid other companies in tolls for passengers and freight, specifying each company.
  14. General salaries and office expenses, law expenses, and all other expenses, (except interest,) not included in any of the above items.
  15. Total Miscellaneous.
  16. Amount per mile of road operated.
  17. Proportion for Connecticut.
- Total expenditure for operating the road.  
Total cost per mile for road operated.  
Proportionate total for Connecticut.



## INCOME.

1. From passengers:
  - On main road and branches owned by Company.
  - To and from other roads.
2. From freight:
  - On main road and branches owned by Company.
  - To and from other roads.
3. U. S. Mails.
4. Rents.
5. Expresses.
6. Total income.
7. Income per mile of road operated.
8. Proportionate income for Connecticut.
9. Income above operating expenses.
10. Amount paid for interest.
11. Total net income.
12. Number and per cent. dividends.
13. Amount paid in dividends.
14. Paid to sinking fund.
15. Surplus for the year.
16. Surplus last year.
17. Total surplus.
18. Surplus invested as follows:
  - Cash on loans.
  - Balance of accounts due the company.
  - Materials, fuel, and stores.
  - Other items.

Statement of each accident.

(Signed,)

, *President.*

(Signed,)

, *Secretary.*

(Affidavit.)

1873.  
Annual reports.

SEC. 93. All companies or trustees receiving such blank forms shall annually return to said Commissioners a full report giving accurate statistics for the year ending on the last day of September, in accordance with said forms, signed under oath by the president and treasurer of the company, or by a majority of the trustees who may be operating any railroad, and return to the Commissioners on or before the first day of December; and every company whose president and treasurer or trustees shall refuse or neglect to make such returns shall forfeit to the State twenty-five dollars for each day of such neglect or refusal; and said commissioners shall report said forfeiture to the Treasurer; and the books of every such company shall at all times be open to the inspection of any committee of the General Assembly appointed for that purpose.

Penalty for refusal or neglect to report.

1874.  
Additional returns.

SEC. 94. All such companies or trustees shall make such further returns as may be called for by said Com-

missioners, who may order such additions to the form of said returns and reports as they shall deem expedient, giving to the several companies one year's notice of any such changes as will require an alteration in the method or form of keeping their accounts; and shall, on or before the first day of September in each year, transmit to each railroad company blank forms of the returns and reports required of it.

SEC. 95. Every railroad company shall make its annual returns strictly according to the forms provided; and if the officers or trustees find it impracticable to return all the items in detail, as required, they shall, in their report give the reasons why they cannot be given; but no company shall be excused for not giving such details because it does not keep its accounts in such manner as will enable it to do so; and when any such returns seem to said Commissioners defective or erroneous, they shall notify the company or trustees making the same thereof, and require the amendments of such returns within fifteen days, under the same penalty as is provided for refusing or neglecting to make returns.

1872.  
Forms to be accurately filled up.

Amending returns.

*In Addition.*

In addition to the returns which the railroad companies are now required to make to the railroad commissioners annually, the said companies shall each report a balance sheet of its accounts as they may appear on the books of the company on thirtieth September of each year.

1875.  
Railroad companies to report balance sheet of accounts.

## ARTICLE IV.

### GENERAL PENALTY.

SEC. 1. Every person who shall violate any provision of this Part, for which no other penalty is prescribed or provision made, shall be fined not less than ten dollars nor more than five hundred dollars.

Penalty.

### *Title XVII, Chap. 1.*

SEC. 11. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

1831. 1852.  
Proxies, limitation of.

*Title XIX, Chap. 2.*

1853. 1856.  
Service on non-  
resident rail-  
road directors.

SEC. 45. In any action brought against the president and directors of a railroad company for a forfeiture incurred under the provisions of Part IX of Chapter II of Title XVII, service of the writ upon such of them as are inhabitants of this State, or as may be found therein by the officer serving the same, shall be sufficient notice to maintain the suit against all the defendants.

*Title XIX, Chap. 16.*

1856.  
Levy of interest  
of one railroad  
company in  
road of another.

SEC. 25. The levy of executions on the equitable rights or interest which any railroad corporation may have in the whole, or any part of the real estate, right of way, or road bed of any other railroad corporation, together with the income, rents and profits which may be due or coming due thereon, shall be by leaving a true and attested copy thereof with the treasurer, secretary or clerk of said last named corporation, with an attested certificate by the officer making such levy, that he levies upon such right or interest to satisfy such execution; and thereupon he shall post the same upon some sign post in the town where such last corporation has its office or principal place of business in this State, and, as in cases of personal property, shall, at vendue, sell the same, together with such income, rents, and profits, or so much of them as shall be sufficient to satisfy said execution, and shall give to the purchaser a written conveyance of such right and interest, and shall also leave with such treasurer, secretary or clerk, a true and attested copy of such execution, and of his return thereon; and the purchaser shall thereupon become entitled to said right and interest, and to all rents, profits and income thereon, which such debtor was entitled to.

*Title XVIII, Chap. 11, Part 2.*

1858.  
Trustee may re-  
lease interest of  
a railroad cor-  
poration, when.

SEC. 20. The trustee of any railroad corporation, whose estate is in settlement as an insolvent estate, may, if the assets of such estate shall not otherwise be sufficient to pay the claims allowed by the commissioners, and the expenses of settling the estate, release, subject to any prior existing lien or title, to any proprietors of land any right of way or other incumbrance which said corporation may have in or upon the same, upon such terms as shall be approved by the Court of Probate.

*Title XVIII, Chap. 6, Part 1.*

1846.  
Right to land  
within limits of  
railroad or can-  
nal, not granted  
by possession.

SEC. 20. If the owner or occupant of any land, adjoining any railroad or canal, has, since the tenth day of June, one thousand eight hundred and thirty-one, taken, or shall take, into his inclosure any part of the land be-



longing to said railroad or canal, as located and established, or since that time, has erected, or shall erect, any building upon any such land, no adverse possession of the land so enclosed or built upon or shall confer any title thereto.

*Title XVIII, Chap. 7.*

SEC. 13. Every railroad for the construction of which, or of any of its appurtenances, any person shall have a claim for materials furnished or services rendered under any contract with or approved by the corporation owning or managing such railroad, shall with its real estate, right of way, material, equipment, rolling stock, and franchise, be subject to the payment of such claim; and said claim shall be a lien on said railroad, railroad property, and franchise, and the manner of asserting and perfecting such lien, by notice, certificate and foreclosure, shall be in all respects in accordance with the provisions of the four preceding sections of this Chapter; except that the certificates of the lien and of its discharge shall be filed in the office of the Secretary of this State, who shall record them in a book kept for that purpose.

1871.  
Lien on railroad for services or materials furnished for its construction.

*Title XVI, Chap. VII, Part 1.*

SEC. 6. No highway shall be laid out or constructed across and upon a level with any railroad, unless the Railroad Commissioners, upon written application of the party proposing to lay out or construct such highway, and after giving to said party, and to the company whose railroad it is so proposed to cross, reasonable notice in writing of the time and place when and where they may be heard thereon, allow said crossing; and if they, upon such hearing, shall disallow it, they shall further determine whether said highway shall cross over or under said railroad; and half of the expense of said crossing shall be borne by said railroad company, which, upon the completion of said highway and crossing, shall pay the same to the party entitled thereto.

1870.  
Laying out highways across railroads.

SEC. 7. If said highway shall cross over said railroad, the structure necessary therefor shall be maintained and kept in repair by the party bound to maintain said highway; but if it shall cross under said railroad, such structure shall be maintained and kept in repair by said company.

Expense of maintaining bridge at railroad crossing.

SEC. 8. The bottom timbers of all bridges, hereafter constructed over any railroad track, shall not be less than eighteen feet above the rails, unless the Railroad Commissioners require a less height and prescribe the same in writing.

1871.  
Height of railroad bridges.

1862.  
Liability for defective high-ways or bridges.

1874.

1869.

1866.  
Proceedings to alter a highway taken by a railroad company.

SEC. 10. Any person, injured in person or property, by means of a defective road or bridge, may recover damages from the party bound to keep it in repair; but no action for any such injury, received subsequent to the seventh day of July, 1874, shall be maintained against any town, city or borough, unless written notice of such injury, and of the time and place of its occurrence, shall, within sixty days thereafter, be given to a selectman of such town, or to the clerk of such city or borough; and when the injury is caused by a structure legally placed on such road by a railroad company, it, and not the party bound to keep the road in repair, shall be liable therefor.

SEC. 36. The Superior Court of the county in which is any highway, or any portion thereof, taken by any other than a horse railroad company for railroad purposes, but not in a city, nor constructed since such railroad, may, upon the petition of any party interested, served upon said company as other civil process, appoint a committee of three to inquire whether such highway or portion thereof is unsafe for travel by reason of such railroad, or whether any alteration of such highway or the construction of a new highway is thereby rendered necessary for the public safety and convenience; and such committee shall hear said parties and report their opinion thereon to said court, which may make any proper order in the premises; and if it shall order any such alteration or construction, and said company shall refuse to comply with such order, said town shall alter or construct such highway and may recover the expense thereof from said company.

*Title XIX, Chap. 17, Part 17.*

1869. 1871.  
Against railroad company for neglect to maintain fence.

1853. 1873.  
For negligence causing death of passenger, or traveler on highway.

SEC. 3. Any person, who may suffer damage by reason of the neglect of any railroad company to construct or maintain railings or fences on the side of its railroad, as required by law, may recover such damage from such company in an action on the case. And if the life of any person, being on any highway or turnpike, in the exercise of reasonable care, is lost by reason of any such neglect, or if the life of any passenger upon any railroad, or of any person crossing a highway in the exercise of reasonable care, shall be lost by reason of any negligence of any railroad company, or of its servants or agents, such company shall pay to the executor or administrator of such person damages not exceeding five thousand dollars, nor less than five hundred dollars, to be applied by him as is provided in the ninth section of Chapter VI of this Title.



*Title XIX, Chap. 6.*

SEC. 8. No action to recover damages for injury to the person, reputation or property of the plaintiff, or to the person of his wife, child or servant, shall abate by reason of his death; but his executor or administrator may enter and prosecute the same in the same manner as is provided by law in other actions; and if there be two or more plaintiffs, and one or more of them shall die before final judgment, such action shall not abate, but, such death being suggested on the record, the action shall proceed.\*

1853.  
1869 1874.  
Limit and distribution of damages.

1836. 1848.  
What actions of tort survive.

SEC. 9. The party bound to maintain any bridge or road shall erect and maintain a sufficient railing or fence on the side of such bridge, and of such parts of such road as are so made or raised above the adjoining ground as to be unsafe for travel; and whoever shall suffer damage in his person or property, by reason of the want of any such railing or fence, may recover damages from such party.

1801.  
Railings to be erected on roads and bridges.

*Title XIX, Chap. 18.*

SEC. 14. No suit against a railroad company, for damages for the loss of any life, shall be brought by the executor or administrator of the deceased person, except within eighteen months from and after the death of such person.

1865. 1867.  
Suit against railroad company for loss of life.

*Title XIX, Chap. 11.*

SEC. 29. In all actions to recover for any injury occasioned by fire communicated by any railway locomotive engine in this State, the fact that such fire was so communicated shall be *prima facie* evidence of negligence on the part of the person or corporation who shall, at the time of such injury by fire, be in the use and occupation of such railroad, either as owner, lessee, or mortgagee, and of those who shall at such time have the care and management of such engine.

1850.  
Fire communicated by railway engine.

*Title XVIII, Chap. 9.*

SEC. 2. All goods of a nature not perishable, left with any person, or upon any public wharf or highway, and all goods, other than personal baggage of passengers, left at any railroad station, or in any railroad car, or carriage, the owner of which goods is unknown, or neglects to take them away for six months from the time when they were left, shall be advertised one month in a newspaper published in the county where such goods

1854.  
1858. 1864.  
If not perishable, how disposed of.

\* Death of plaintiff after verdict will not prevent rendition of judgment, though the action cannot survive. 18 Conn., 207, 208.



were left; and if the owners thereof shall not take them away within said month, may be sold, and the proceeds disposed of, in the manner provided in the preceding section, except that such proceeds, not claimed by the owner within one year, shall escheat to the State.

*Title XX, Chap. 12.*

1867.  
Neglect of rail-  
road companies  
to provide wa-  
ter-closets.

SEC. 7. Any railroad company, which shall neglect to maintain suitable water-closets at each passenger station upon its railroad, for the use of passengers, shall forfeit one hundred dollars.

1873.  
Neglect by rail-  
road company  
to transport  
milk.  
To whom penal-  
ties under four  
preceding sec-  
tions are paya-  
ble.

SEC. 41. Every railroad company, which shall wilfully refuse to transport milk for any person according to law, shall forfeit twenty dollars.

SEC. 42. The forfeitures imposed by the four preced-  
ing sections shall be paid to him who shall sue therefor.

1867.  
Neglect of rail-  
road company  
to give receipts.

SEC. 45. Any railroad company, which shall refuse to give a receipt to the owner or shipper of any commodity, delivered to it for transportation, describing such commodity, shall forfeit to such owner or shipper fifty dollars.

*Title XX, Chap. 2.*

1801. 1846.  
1873.  
Homicide when  
punished by  
death.

SEC. 2. Every person who shall commit murder in the first degree, or who shall cause the death of another by wilfully placing any obstruction upon any railroad, or by loosening, taking up or removing any part of the superstructure of such railroad, or by wilfully burning any building or vessel, shall suffer death.

1853.  
Loss of life &c.,  
by intoxication  
of servants of  
railroad com-  
pany.

SEC. 5. Every servant of any railroad company, who shall, in consequence of his intoxication, or any gross or wilfull misconduct or negligence, cause any loss of life, or the breaking of a limb, shall be imprisoned in the State prison not more than ten years.

*Title XX, Chap. 4.*

1852. 1873.  
Placing obstruc-  
tions on rail-  
roads.

SEC. 1. Every person who shall wilfully place any obstruction upon any railroad, or who shall loosen, tear up, or remove any part of a railroad, shall be imprisoned in the State prison not more than ten years; and if he shall do the same with intent to throw any locomotive or car from the track of such railroad, or to obstruct any car in motion, he shall be imprisoned in such prison not more than thirty years.

1871.  
Injury to elec-  
tric signals on  
railroads.

SEC. 2. Every person, who shall wilfully displace any switch upon any railroad, or injure, or destroy any electric signal in use thereon, or any material or property appertaining thereto, or who shall interrupt the use of any wire, lever, pin, or battery, used to operate such signal, or its connection therewith, shall be fined not more

than one thousand dollars, and imprisoned in the State prison not more than ten years.

SEC. 27. Every person, who shall wilfully throw or shoot any missile at any locomotive or railroad car, whereby the safety of any person is endangered, shall be fined not less than fifty dollars, nor more than five hundred dollars, or imprisoned not more than one year, or both. 1873.  
Throwing missiles at railroad trains.

SEC. 28. Every person, who shall wilfully injure any engine or car, used upon any railroad, shall be fined not more than one hundred and fifty dollars, or imprisoned not more than one year, or both. 1852.  
Injuring railroad engines, &c.

SEC. 29. Every person, who shall cast, empty, or discharge, or permit to be cast, emptied or discharged any filth, rubbish, foul or offensive wash, or water, or the contents of any privy, vault, cess-pool or sewer, upon or into any railroad or railroad depot in any city, shall be fined not more than fifty dollars, half of which shall be paid, by order of court, to the person furnishing to the proper officer information that leads to a conviction. 1866.  
Nuisances on railroad tracks, or in depots.

SEC. 30. Every person, who shall commit any nuisance in or upon any railroad bridge, shall be fined not more than seven dollars, or imprisoned not more than thirty days, or both. 1869.  
Committing nuisances on railroad bridges.

### *Title XX, Chap. 11.*

SEC. 8. Every person, who shall fraudulently evade, or attempt to evade, the payment of any fare, lawfully established by any steamboat company located in this State, or by any railroad company, shall be fined not less than five nor more than twenty dollars. 1867. 1871.  
Fraudulent evasion of payment of fare.

### *Title III, Chapter 4, Part 4.*

SEC. 2. The Governor may, from time to time, upon the application of any railroad or steamboat company, engaged in the business of transportation in this State, commission, during his pleasure, one or more persons designated by such company, who, having been duly sworn, may act at its expense as policemen upon the premises used by it in its business, or upon its cars or vessels. When any such commission is issued, or revoked, the Executive Secretary shall notify the clerk of the Superior Court of each county in which it is intended that such policeman shall act. 1861.  
Appointment of railroad and steamboat police.

SEC. 3. Every such policeman shall, when on duty, wear in plain view, a shield, bearing the words "Railroad Police" or "Steamboat Police," as the case may be, and the name of the company for which he is commissioned. Badge of railroad and steamboat police.



Their power to arrest.

SEC. 4. Every railroad or steamboat policeman may arrest in his precincts, for all offenses committed therein, and bring the offenders before proper authority.

*Title XX, Chap. 13. Part 2.*

1867.  
Jurisdiction of offences on cars or steamboats.

SEC. 3. All persons, arrested by railroad or steamboat policemen, for offences committed upon cars or steamboats when in motion, may be prosecuted before any court, in the same manner as if such offences had been committed in the town in which such court is held.

*Title XII, Chap. 5.*

1864.  
1869. 1871.  
Return by railroad companies.

SEC. 5. The secretary or treasurer of every railroad company, any portion of whose road is in this State, shall, within the first ten days of October, annually, deliver to the Controller a sworn statement of the number of shares of its stock, and the market value of each share, the amount and market value of its funded and floating debt, the amount of bonds issued by any town or city of the description mentioned in the twelfth section of Chapter I of this Title, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of cash on hand the first day of said month, the whole length of its road, and the length of those portions thereof, lying without this State.

1864.  
1867. 1868.  
Amount of tax to be paid by railroad companies.

SEC. 6. Each of such railroad companies shall, on or before the twentieth day of October, annually, pay to the State one *per cent.* of the valuation of said stock and bonds as contained in said statement, after deducting from such valuation the amount of cash on hand, and from said sum required to be paid, the amount paid for taxes upon the real estate owned by it and not used for railroad purposes; and the valuation so made, and corrected by the Board of Equalization, shall be the measure of value of such railroad, its rights, franchises, and property in this State for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt and railroad property in this State.

1864.  
Tax to be proportional, when part of a railroad lies out of the State.

SEC. 7. When only part of a railroad lies in this State, the railroad company shall pay only such proportion of such sum, as the length of that portion of the road in this State bears to the whole length of the road, and when any such sum becomes due, and such company shall not then have the management and control of its road, or the road bearing its name, the person or corporation, then owning or managing such railroad, shall pay such sum to the State within the time above prescribed.



SEC. 8. The taxes paid by the lessee of any railroad, under any contract or lease, existing on the tenth day of July, 1862, may be deducted from any payment due, or to become due to the lessor, on account of such contract or lease.

1862.  
Lessee of rail-  
road may de-  
duct taxes from  
rent.

*In Addition.*

Any and all taxes which shall become due to the State, from any railroad company, under sections five, six, and seven, of chapter five, title twelve of the general statutes, shall be, and remain a lien on the road and estate of said company, until such taxes are paid, and shall take precedence and priority of any and all other incumbrances whatsoever.

1875.  
Lien on rail-  
roads for taxes  
due the State.  
Gen. Statutes,  
p. 168.

*Title XVI, Chap. 7, Part 1.*

SEC. 23. When it shall be necessary for any freight train on any railroad to remain at any station, in such a position as to obstruct the ordinary travel on any highway for more than five minutes, the person having charge of such train shall cause it to be so separated as to accommodate the public travel ; and any railroad company, in whose employment any person shall be who shall violate this section, shall forfeit not more than ten dollars to any person who shall sue therefor.

1866.  
Railroad freight  
trains not to  
obstruct travel.

*An Act in relation to Lands.*

Whenever any railroad company shall make and properly execute a deed in fee simple of any lands which said company has derived by purchase, said deed by said railroad company shall effectually convey the title to said land, and when by said company so conveyed shall be to the absolute use of the grantee.

1875.  
Effect of deeds  
given by rail-  
road companies.



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